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The Ontario Mutual Life

ANNUAL REPORT.

The twenty-first annual meeting of The Ontario Mutual Life Assurance Company was held in the Town Hall, Waterloo, on Thursday, May 28, 1891. The attendance was both influential and representative, there having been (apart from the Company's agents, many of whom were present) prominent policy-holders from Berlin, Stratford, Toronto, Brockville, Belleville, Calgary and other distant places.

William Hendry, Manager, was present as usual and occupied a seat on the platform. The President, I. E. Bowman, Esq., M.P., having taken the chair, on motion, the Secretary of the Company, W. H. Riddell, Esq., acted as secretary of the meeting. The minutes of last meeting, on motion, were taken as read and confirmed. The President then read

THE DIRECTORS' REPORT.

Your Directors, in submitting their twenty-first annual statement for the year ending December 31, 1890, are again in a position to report to you with confidence that the business of the Company during the year was, in its essential features and general results, of a highly satisfactory character.

The amount of new insurance issued is \$2,348,150, under 1783 policies, on which the first year's premiums amounted to \$77,450.90. The total insurance in force at the close of the year was \$13,710,800. The total income for the year was \$489,848, consisting of \$400,920 from premiums and \$79,938 from interest on investments, showing an increase of \$26,728 on premiums and \$14,250 on interest over the receipts of the present year.

Our net and total assets are again largely increased, and our surplus over all liabilities is \$34,066, which will enable us to continue a liberal distribution to our policy-holders.

The death losses, considering the general high rate of mortality during the year, were exceptionally low, the actual losses for the year being \$65,522, or \$38,653 less than during the previous year, and less than the interest income for the year by nearly \$15,000.

Pamphlets containing the Financial Statement and Auditors' Report having been placed in the hands of those in attendance, the President moved the adoption of the various reports. He spoke of the favorable rate experienced in 1890, the low expense ratio, the keen competition our agents encountered from rival companies when seeking new business, the steps taken by the Board to extend the operations of the Company, the care taken to invest the Company's funds safely and judiciously and of other prominent features of the business during the past twenty-one years, proving that the growth of the Company has been healthy, the progress gratifying and the prospects for the future most encouraging. The agency staff was never better held its own against all comers.

Messrs. Robert Melvin, and Vice-President, Guelph, B.M., Britton, Q.C., director, Kingston, and others, in brief and effective speeches, seconded the adoption of the reports. They invited a full and searching criticism of the past year's business. A careful examination of the present standing of the Company will show that it has done and can do better for its members than any of its competitors. The actual results attained for individual policy holders prove conclusively that this Company has no peer in the insurance field and that its members get their insurance at the lowest possible cost, consistent with security.

The following gentlemen were elected directors for the next three years in the place of those whose term of office had expired, namely:—Messrs. C. M. Taylor, Waterloo; Robert Melvin, Guelph; Stuart Headerson, B.A., LL.B., B.C.L., Ottawa, and Robert Baird, Kincardine; Robert Melvin, Guelph; Stuart Messrs. Henry F. J. Jackson and J. M. Scully, having been re-elected Auditors, and the customary vote of thanks to the Board, the Officers and the Agents, having been rendered and responded to, the meeting was brought to a close. The Directors met subsequently and re-elected I. E. Bowman, President; C. M. Taylor, 1st Vice-President, and Robert Melvin, 2nd Vice-President of the Company for the ensuing year.

The general expense account shows a decrease in amount as well as a reduction in the ratio of expense to income as compared with that of 1889, which affords satisfactory evidence of care and economy in the management.

The funds of the Company, as will be seen by the financial statement contained in our pamphlet, are invested in municipal debentures, mortgages on real estate and loans on our policies, which are all safe and profitable securities. The increase in our interest income from year to year shows that the funds are carefully invested so as to yield a satisfactory return to the policy-holders.

Your Directors have, on the recommendation of the Manager, decided to change from annual to quinquennial division of surplus on future business.

In compliance with the public demand for this kind of insurance we have adopted a Twenty Year Survivorship Distribution Plan, prepared by the Manager, which embraces all the unobjectionable features of the ordinary Tontine, and which we are confident will prove beneficial and satisfactory to those who desire a profitable investment in connection with their insurance policy.

The Executive Committee made a careful examination of all the investments of the Company and found the mortgages, debentures and cash in the Bank to correspond with the respective Ledger accounts at the close of the year.

You will be called on to elect four Directors in the place of Robert Melvin, of Guelph; C. M. Taylor, of Waterloo; Robert Baird, of Kincardine, and James Hope, of Ottawa, whose term of office has expired, but all of whom are eligible for re-election.

The detailed Financial Statement, prepared and duly certified to by your Auditors, is submitted herewith for your consideration.

On behalf of the Board,

I. E. BROWN, President.

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From E. TROUGHT, Esq., Teacher, Member County Board of Examiners, Inglewood.

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