

In Things Financial

the stronger the Concern and the safer the Business, the better for the man about to invest.

In Life Insurance

the same is true. Ample assets, increasing business on safe lines and a substantial Surplus, ensure satisfactory results to Policyholders. If the intending insurant will examine the record of



covering the period since 1870, he will find that this Company measures fully up to the best standards.

**High reserves in proportion to liabilities,
Expanding business on sound lives only,
Moderate Expense and Mortality ratios
and Ample Surplus over all liabilities.**

are a few of the strong features of the Company, which commend it to favorable consideration.

HEAD OFFICE, WATERLOO, ONT.

ROBERT MELVIN, President.
W. H. RIDDELL, Assistant Manager.

GEO. WEGENAST, Managing Director.
CHAS. RUBY, Secretary.