

**ECONOMY, EQUITY, STABILITY, PROGRESS.****THE**  
**ONTARIO MUTUAL LIFE.**

ESTABLISHED 1870.

**Dominion Deposit, - \$100,000.**

Assurances in force, Jan. 1st, 1892.....	\$14,834,807
Increase over previous year.....	1,224,007
New Assurances written in 1891.....	2,894,950
Increase over 1890.....	340,800
Cash Income for 1891.....	547,020
Increase over 1890.....	57,782
Cash paid to Policy-Holders in 1891.....	211,607
Increase over 1890.....	35,458
Assets, Dec. 31st, 1891.....	1,959,031
Increase over 1890.....	247,345
Reserve for security of Policy-holders, Dec. 31, '91.....	1,780,775
Increase over 1890.....	221,816
Surplus over all Liabilities, Dec. 31st, 1891..	155,559
Increase over 1890.....	21,493

**LIBERAL CONDITIONS OF POLICIES.**

- 1—Cash and Paid-up Values guaranteed on each policy.
- 2—All dividends belong to and are paid only to policy-holders.
- 3—Premiums payable during the month in which they fall due.
- 4—Policies are incontestable two years from date of issue.
- 5—No restriction on travel, residence or occupation.
- 6—Lapsed policies may be revived within six months after lapse.
- 7—Death claims paid at once on completion of claim papers.

**BOARD OF DIRECTORS:**

I. E. BOWMAN, M.P. (President).....	Waterloo
C. M. TAYLOR (1st Vice-President).....	Waterloo
ROBERT MELVIN (and Vice-President).....	Guelph
ROBERT BAIROD.....	Kincardine
ALFRED HOSKIN, Q.C.....	Toronto
B. M. BRITTON, Q.C.....	Kingston
FRANCIS C. BRUCE.....	Hamilton
JOHN MARSHALL.....	London
J. KERR FISKEN.....	Toronto
E. P. CLEMENT.....	Berlin
HON. W. LAURIER.....	Arthabaskaville, P. Q.
S. HENDERSON, B.A., LL.B., B.C.L.....	Ottawa

ALEX. MILLAR, Q.C., Solicitor.....	Berlin
J. H. WEBB, M.D., Medical Referee.....	Waterloo
W. S. HODGINS, Supt. of Agencies.....	Waterloo

**W. H. RIDDELL,**      **WM. HENDRY,**  
**SECRETARY.**      **MANAGER.**

**Scottish Union & National**

Insurance Company of Edinburgh, Scotland.

ESTABLISHED 1824.

Capital, - - - - -	\$30,000,000
Total Assets, - - - - -	40,508,907
Deposited with Dominion Government, - - -	125,000
Assets in United States, - - - - -	1,777,927
Invested Assets in Canada, - - - - -	1,415,468
Total Invested Assets in United States and Canada, - - - - -	3,193,395

**M. BENNETT,** Manager North American Department**J. H. BREWSTER,** Asst. Manager,

HARTFORD, Conn.

**WALTER KAVANAGH,** - Resident Agent

St. Francois Xavier Street, MONTREAL.

**THE MERCANTILE**

FIRE INSURANCE COMPANY,

INCORPORATED 1875

Head Office, - - - WATERLOO, ONT.

SUBSCRIBED CAPITAL - - - \$200,000.00  
 GOVERNMENT DEPOSIT - - - 20,257.00

The Business for the past sixteen years has been:

PREMIUMS received - - - \$1,075,801.22  
 LOSSES paid - - - 575,330.57

LOSSES PROMPTLY ADJUSTED AND PAID.

**I. E. BOWMAN,** President. **JAMES LOCKIE,** Secretary**THE WATERLOO**

MUTUAL FIRE INSURANCE COMPANY,

ESTABLISHED IN 1863.

Head Office, - - - WATERLOO, ONT.

TOTAL ASSETS - - - \$242,737.18  
 POLICIES IN FORCE - - - 15,521

Intending Insurers of all classes of Insurable property have the option of Insuring at STOCK RATES or on the Mutual System,

**CHARLES HENDRY,**  
President.**C. M. TAYLOR,**  
Secretary.**JOHN KILLER,**  
Inspector.**GEORGE RANDALL,**  
Vice-PresidentINSURANCE **ÆTNA** COMPANY

CANADIAN AGENCY ESTABLISHED 1821.

HARTFORD, CONN.

CASH ASSETS, \$10,659,139.03.

Fire and Inland Marine Insurance.

J. GOODNOW, President; W. B. CLARK, Vice-Pres.; A. C. RAYNE, Sec.  
 JAS. F. DUDLEY, WM. H. KING, Assistant Secretaries.

**WOOD & EVANS,** General Agents, MONTREAL.**Union Bank of Canada.**

Established 1865.

Paid-up Capital, 1,200,000.

HEAD OFFICE: Quebec

## DIRECTORS.

Andrew Thomson, President. E. J. Price, Vice-President.  
 Hon. Thos. McCreery, E. Giroux, D. C. Thomson, E. J. Hale,  
 Sir A. T. Galt, G.C.M.G. E. E. Webb, Cashier.

## FOREIGN AGENTS.

London—The Alliance Bank Limited. Liverpool—Bank of Liverpool Limited.  
 New York—National Park Bank. Boston—Lincoln National Bank.  
 Minneapolis—First National Bank.

## BRANCHES.

Alexandria. Iroquois. Morrisville. Montreal.  
 Ottawa. Quebec. Smiths Falls. Toronto.  
 Winnipeg. W. Winchester. Lethbridge, Alberta.

**DEBENTURES.**

Government, Municipal and Railway.

**HANSON BROS.,****TEMPLE BUILDING, MONTREAL.**

Messrs. HANSON BROS. always have on hand large blocks of

**GOVERNMENT AND MUNICIPAL DEBENTURES,**

suitable for deposit by Insurance Companies with the Dominion Government at Ottawa, for other trusts, and are always ready to purchase first class INVESTMENT SECURITIES of every description.