ECONOMY, EQUITY, STABILITY, PROGRESS. THE ONTARIO MUTUAL LIFE HEAD OFFICE, WATERLOO, ONT.

DOMINION DEPOSIT,	\$100,000.
Assurance in force, January 1st, 1895	\$18,767,698
Assurance issued 1894,	
Assets, December 81st, 1894,	
Reserve for the security of policy-holders	
Surplus over all Liabilities, December 31st, 1894,	

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. No restriction on travel, residence, or occupation. 4. Death claims paid at once on completion of claim papers.

Our Plans Embrace ALL ORDINARY LIFE POLICIES. LIFE POLICIES paid up in 10, 16 or 20 years. ENDOWMENTS payable in any number of years or st any age. ANNUTTES payable in 5, 10, 16 or 20 years or during lifetime; or to the beneficiaries of the policy after the death of the assured. TERM POLIcites at very low rates.

Our Profits belong to policy-holders only, who may apply the profits as follows: I. To reduce premiums. 2. To increase the amount of insurance. 3. To shorten the term of the policy. 4. To accumulate to the end of the indowment term. 5. To accumulate, on the Survivorship Distribution Plan, to the end of twenty years.

Board of Directors.

1. E. BOWMAN, M. P. (President) Waterloo.	FRANCIS C. BRUCE
C. M. TAYLCR, (1st Vice President), Waterloo.	
	J. KERR FISKIN
	E. P. CLEMENTBerlin.
ROBERT BAIRD	HON. W. LAURIERArthabaskaville, P. Q.
B. M. BRITTON, Q. C.,	W. J. KIDD, B. A.,Ottawa

OFFICERS:

W. H. RIDDELL,

38.

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100.

Secretary.

Manager.

WM HEXORY