ECONOMY. THE **EQUITY.**

ONTARIO MUTUAL LIFE

Head Office, Waterloo, Ont.

ESTABLISHED 1870.

Dominion Deposit,	**$100,000**
Assurance in force, Jan. 1st, 1885	$18,767,698
Assurance issued 1894	2,945,250
Assets, Dec. 31st, 1894	2,881,854
Reserve for the security of policy-holders	2,565,560
Surplus over all liabilities, Dec. 31st, 1894	277,647

Our 20-year Survivorship Distribution Policy embraces all the newest features, and it is the best form of protection and investment money can buy. It has no equal. Guaranteed values, attractive options and liberal conditions.

BOARD OF DIRECTORS.

I. E. BOWMAN, M.P., PRESIDENT.
C. M. TAYLOR, 1ST VICE-PRES. R. MELVIN, 2ND VICE-PRES.
ROBERT BAIRD. ALFRED HOSKIN, Q.C. B. M. BRITTON, Q.C.
FRANCIS C. BRUCE. JOHN MARSHALL.
HON. WILFRED LAURIER.
J. KERR FISKEN. E. P. CLEMENT. W. J. KIDD, B.A.

OFFICERS.

J. H. WEBB, M.D., Medical Referee.
ALEX. MILLAR, Q.C., Solicitor.
W. S. HODGINS, Supt. of Agencies.
GEO. WEGENAST, Actuary.
WILLIAM HENDRY, Manager. W. H. RIDDELL, Sec'y.

STABILITY. **PROGRESS.**

A Pension for Life for Men and Women.

THE PENSION BOND POLICY of the Manufacturers' Life guarantees an income for life of from $100 to $10,000 a year from any age after 45.

NO medical examination required.

Should death occur at any time before the pension becomes payable, all the money paid by the assured to the Company will be returned to his or her beneficiaries.

This is the easiest, cheapest, simplest and most convenient way of providing for old age.

Same rates for both men and women.

NO medical examination required.

Manufacturers' Life Insurance Co.,
TORONTO, CANADA.

"We did not have a single Dollar's worth of Real Estate on our hands,

Or a single Dollar of Interest in Arrears."

The foregoing was the pleasing and important statement contained in the Annual Report of

The Temperance and General Life Assurance Company

for the year ending Dec. 31st, 1894.

It is but a sample of the many excellent features contained in this most satisfactory report, which, with a copy of the Company's paper, entitled "Our Advocate," is being sent to all applicants.

. . . **Correspondence Solicited.**

HON. G. W. ROSS, PRESIDENT. H. SUTHERLAND, MANAGER.

The Excelsior Life Insurance Company of Ontario

INCORPORATED 1889

(LIMITED)

Subscribed Capital $354,500.00

HEAD OFFICE
N. E. Corner Adelaide and Victoria Streets
TORONTO

A Home Company with most Liberal and Attractive Plans and Features. LARGEST ASSETS in Comparison to Liabilities. HIGHEST RATE of Interest on Investments. LOWEST for Cost of Management, in cost of obtaining new business and in rate of mortality. Policies Non-Forfeitable, Incontestable, and Entitled to Large Percentage of Profits. Vacancies for good, Reliable Agents.

E. MARSHALL, *Secretary* **E. F. CLARKE**, *Managing Director*