

being of the Temperance and General Life Assurance Company at our Annual Meeting. I trust the interest manifested here to-day will continue to be manifested at all times, and that both Guarantors and Policyholders will assist in bringing and keeping the name of the Company prominently before the public as an institution well worthy of the fullest confidence.

Our insurance in force increased during the past year from \$2,371,200 under 1,462 policies to \$3,040,972 under 1,957 policies, and our income from \$56,965 during 1888 to \$69,464 in 1889. Our death rate has been small, and we are hopeful that by continuing to exercise great care in the selection of risks, we shall in future experience a ratio of loss so low as to insure returns and profits, which will be highly satisfactory to all who are interested in the Company.

We have not been fully satisfied, as you are aware, with the way in which the affairs of our Company have been managed, and we as a board have felt compelled to take action with a view to a change. We believe this action will be fully endorsed by you, and that the result will be to gain for our company the prominent position which a Company possessed of our special features should occupy.

It gives me pleasure to refer to the excellent work done by our General Agents. We have too few of them, however, and desire and intend to increase their number materially, and to infuse new life and energy into every department of the Company's work during the current year.

The adoption of the report was seconded by Mr. Robert McLean and carried.

The gentlemen whose names follow were elected directors:

Messrs. S. H. Blake, Toronto; Alexander Barrie, Galt; W. H. Bowlby, Berlin; P. H. Burton, Toronto; Thomas Caswell, Toronto; Joseph A. Fife, Peterboro; John Flett, Toronto; Richard Hewson, Brampton; Robert McLean, W. Nattress, George

W. Ross, Toronto; George Suffell, St. Thomas; Samuel Trees, Toronto; George H. Wilkes, Brantford; W. Watterworth, Ingersoll; Joseph Williams, Goderich.

At a meeting of Directors subsequently held, Hon. George W. Ross was elected president, Messrs. S. H. Blake and R. McLean vice-presidents.

At a special meeting of the Directors held on the 24th inst., Mr. H. Sutherland, formerly superintendent of agents for the Federal Life Assurance Company, was chosen manager of the company by unanimous consent. He has since been placed in charge of the office, and has entered upon the duties of his position.

Banque Ville Marie.

Established 1873.

HEAD OFFICE: MONTREAL.
Paid-up Capital, \$477,530.
Reserve, 20,000.

DIRECTORS.

W. Weir, President.
J. G. Davie, Vice-President.
Godfrey Weir.
John McDougall.
W. Strachan.
Ubalde Garand, Cashier.

BRANCHES.

Berthier... A. Garlepy.
Hochelaga... Geo. Dastous.
Hull... A. Le Blanc.
Lachine... H. Frost.
St. Césaire... M. L. J. Lacasse.
Louisville... F. X. O. Lacour.
Nioclet... C. A. Sylvestre.
Pt. St. Charles, M. J. E. Wall.
St. Jerome... G. Laviolette.

AGENTS AT NEW YORK.

The National Bank of the Republic and Ladenburg.—Thalman & Co.

Union Bank Canada.

Established 1865.

HEAD OFFICE: Quebec.

Paid-up Capital, \$1,200,000.

DIRECTORS.

Andrew Thomson, President.
E. J. Price, Vice-President.
Hon. Thor. McGreevy, 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 Bk.
Boston—Lincoln National Bk.
Minneapolis—First National Bank.

BRANCHES.

Alexandria.
Iroquois.
Merrickville.
Montreal.
Ottawa.
Quebec.
Smiths Falls.
Toronto.
Winnipeg.
W. Winchester.
Leithbridge, Alberta.

THE MUTUAL LIFE INSURANCE COMPANY

RICHARD A. McCURDY,

President.

OF NEW YORK.

ISSUES
Every Desirable
FORM OF POLICY.

The MUTUAL of New York, is the largest LIFE INSURANCE COMPANY
in the World, with the best Record.

ASSETS, - - - - \$136,401,328.
SURPLUS, at four per cent., 9,657,248.

FAYETTE BROWN,

General Manager,

MONTREAL.

J. L. STEARNS,

General Manager,

HALIFAX, N.S.

GOOD AGENTS WANTED.—Liberal Terms to the right men.