

# ONTARIO MUTUAL LIFE.

HEAD OFFICE:

WATERLOO, Ont.

ESTABLISHED 1870.

DOMINION DEPOSIT, - \$100,000

1870 { 21 YEARS' GROWTH } 1890

Year.	Income.	Assets.	Assurance in force
1870	\$9,698	\$6,216	\$521,650
1875	27,049	53,681	1,177,085
1880	82,326	227,424	3,064,884
1885	273,446	753,661	8,259,361
1890	489,858	1,711,686	13,710,800

1886 { A FEW FIGURES INTERESTING TO POLICY-HOLDERS. } 1890

Year.	Dividends paid to Policy holders.	Reserve for Security of Policy holders.	Surplus over all Liabilities.
1886	\$34,010	\$831,167	\$57,665
1887	34,849	1,004,706	61,535
1888	37,511	1,192,762	90,337
1889	42,361	1,366,218	95,155
1890	49,297	1,558,960	134,066

## LIBERAL CONDITIONS OF POLICIES:

1. Guaranteed surrender values is cash or paid-up insurance.
2. One month's grace for payment of premiums.
3. No restriction on travel, residence, or occupation.
4. Policies indisputable after two years.
5. Lapsed policies may be revived within twelve months of lapse.

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# "German Syrup"

G. Gloger, Druggist, Watertown, Wis. This is the opinion of a man who keeps a drug store, sells all medicines, comes in direct contact with the patients and their families, and knows better than anyone else how remedies sell, and what true merit they have. He hears of all the failures and successes, and can therefore judge: "I know of no medicine for Coughs, Sore Throat, or Hoarseness that had done such effective work in my family as Boschee's German Syrup. Last winter a lady called at my store, who was suffering from a very severe cold. She could hardly talk, and I told her about German Syrup and that a few doses would give relief; but she had no confidence in patent medicines. I told her to take a bottle, and if the results were not satisfactory I would make no charge for it. A few days after she called and paid for it, saying that she would never be without it in future as a few doses had given her relief." ③

## SCIENTIFIC AND SANITARY.

ACCORDING to the *Engineering and Mining Journal*, Professor Salisbury of the United States Geological Survey has made arrangements with Professor Smock, in charge of the Geological Survey in New Jersey, to undertake geological studies of the formation of the surface in sections of New Jersey, with especial reference to the glacial drift. He will begin work next month.

THE Society of Arts, London, offers a gold medal or £20 for the best invention having for its object the prevention or extinction of fires in theatres or other places of public amusement. In cases where the invention is in actual use, reference should be made to places where it could be inspected. A full description of the invention, accompanied by such drawings or models as are necessary for its elucidation, must be sent in on or before Dec. 31, 1891, to the secretary of the Society of Arts, John Street, Adelphi, London.

A VERY practical suggestion for the preservation of the true alignment of curb stones comes from Holland. It consists in the cutting of a hollow in the end of one stone and the working of a corresponding projection on the next. In our climate, where king frost plays such havoc with the roads and pavements, this method would prevent much of the unsightly irregularity inevitable to the usual manner of setting curb stones, and the extra cost would be offset by the greater length of time which would elapse before they would require to be re-set.—*Canadian Architect and Builder*.

MEDICAL studies of the school children in Berlin showed that twenty-five per cent. had more or less defective hearing, most of them being thought deaf enough to be incommunicated in their work. The *Pedagogical Seminary* remarks that such partially deaf children are often thought unjustly by their teacher to be inattentive. More effort of attention is needed by such children, who are usually utterly incredulous concerning their defect, although they often complain that the teacher speaks too low or indistinctly. Children from better homes are less often defective than those from squalid ones.

A CORRESPONDENT of *Indian Engineering* says he recently witnessed a very interesting mode of obtaining a foundation for a new building. A hole was bored in the ground (which was previously damp), from ten to twelve feet deep and an inch and a-half wide, and a string of cartridges was lowered into it. The subsequent explosion not only produced a cavity a yard in diameter, but also drove the water out of the surrounding earth by means of the expansive action of the gases. The water did not return to its former place for fully an hour, so that an opportunity was afforded to fill up the cavity with quickly settling concrete, and a rapid rate of working was thus attained.

THE evil habit of going too long without food is one from which many people suffer in the present hurrying age. Men sit in their offices, women rush about at their shopping, and both become so absorbed in their interests that the period of hunger is allowed to pass and that of fatigue and depression to set in. The worst of it is that, once the second stage is reached, the desire for food is gone; and after many hours' abstinence the man or woman is too exhausted to digest a meal. To avoid this extreme it is only necessary to take the most light and rapid repast during the hungry stage. A glass of milk or merely a biscuit while hungry will prevent the after loss of appetite. And yet many prefer to ruin their health rather than take the trouble to turn into a dairy shop and drink a glass of milk.—*London Hospital*.

AT Seattle there is about to be put into operation a novel method of running electric cars up steep grades. The electric railway there has a very steep grade about eight hundred feet long, and it has been found that the motors on the cars are inadequate to surmount the hill. To correct the difficulty a small conduit about two feet square is constructed, and in this is to run a small car as a counter-balance. Two ropes will be attached to the counterbalance car, with grips at each end, and will run around

pulleys at the bottom of the incline up to the counterbalance car at the top. When an ordinary car is attached to the rope the counterbalance car runs down the hill, but when the car reaches the top of the hill it runs down on the other side, and, aided by the motor, it pulls up the counterbalance car, which is now ready to bring up another car.

THE GREAT BENEFIT which people in run down state of health derive from Hood's Sarsaparilla, conclusively proves that this medicine "makes the weak strong." It does not act like a stimulant, imparting fictitious strength, but Hood's Sarsaparilla builds up in a perfectly natural way all the weakened parts, purifies the blood, and assists to healthy action those important organs, the kidneys and liver.

THE worst cases of scrofula, salt rheum and other diseases of the blood, are cured by Hood's Sarsaparilla.

## WHAT IS THE COMPOUND INVESTMENT PLAN OF THE North American Life Assurance Co.

The word "Investment" as applied to life insurance means the accumulation of profits and dividends for a term of years, such accumulations to be then divided among those who live and keep their policies in force to the end of the period selected by them. It can readily be understood that by such method the profits must be considerably larger than if distributed annually or each five years.

The beneficiaries of those dying early received a very large return in the payment to them of the face value of the policy; it is therefore equitable that those who persist and pay premiums for a given term of years should obtain the benefit of the surplus accumulations.

There are many, however, who consider that in the event of death between the 11th and 20th years a dividend should be paid on the policy; others, again, doubt their ability to pay their premiums regularly for a term of 15 or 20 years, and are thereby prevented from securing an Investment Policy.

It is to meet these two objections that the form of Compound Investment Policy, already so favourably known, was lately introduced by the North American Life Assurance Company.

Under this form of policy the applicant may select a term for the payment of his premiums of 15 or 20 years, at the termination of which he is offered certain favourable options as hereinafter explained.

After the policy has existed for 10 years and the 11th annual premium is paid, in the event of the insured's death, a dividend is paid with the policy of the 11th premium, or, if death should take place in the 15th year, a dividend of the last five premiums is paid. In the policy it is guaranteed that the 11th and subsequent premiums paid will be returned as a dividend, if the policy becomes a claim by death before the termination of the investment period.

It is also guaranteed, that, after the policy has existed for 10 years, the 11th and subsequent premiums will be lent, if required, the insured paying thereon interest annually at the rate of 6 per cent. If insured should die before completion of the investment period, no deduction is made from the face value of the policy, as the guaranteed dividend cancels the amount of the loan.

If the Compound Investment Policy be on the 20 payment Life plan, should the insured survive to the end of the investment period the following options are secured by the policy, any one of which may be selected, and which may then be most suitable to the circumstances of the holder of the policy:

1st. Surrender the policy to the Company and in lieu thereof receive its full cash value.

OR

2nd. Withdraw the investment dividend in cash, and, in addition, have a paid-up policy for its full face value, payable at death.

OR

3rd. If insured in good health, use the cash dividend to increase such paid-up policy.

OR

4th. Leave the whole amount of cash with Company, and in lieu thereof receive an annual income for life.

OR

5th. Take a paid-up policy for the full face value, and in addition use the cash investment dividend to purchase an annual income for life.

If there is any debt against the policy, that sum will first be deducted from the cash investment dividend.

For premium rates and additional information respecting this excellent form of Investment Insurance, apply to any of the Company's agents, or to

WILLIAM MCCABE,  
Managing Director.  
Head Office: 22 to 28 King Street West, Toronto.

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## That Tired Feeling

Whether caused by change of climate, season or life, by overwork or illness, is quickly overcome by

## Hood's Sarsaparilla

Which purifies the blood, creates an appetite, and gives mental and bodily strength. It really

## Makes the Weak Strong

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