

CALEDONIAN INSURANCE CO. OF EDINBURGH

ESTABLISHED 1805.

THE OLDEST SCOTTISH FIRE OFFICE

CANADIAN BRANCH.

45 ST. FRANCOIS XAVIER ST., MONTREAL.

LANSING LEWIS,

Manager.

The Temperance and General

LIFE ASSURANCE COMPANY.

HEAD OFFICE, Manning Arcade, TORONTO

HON. GEO. W. ROSS, Minister of Education, PRESIDENT.
HON. S. H. BLAKE, Q. C. } VICE-PRESIDENTS
ROBT. McLEAN, ETC., }

Policies issued on all the best approved plans, both Level and Natural Premium. Total abstainers kept in a separate class, thereby getting the advantage of their superior longevity.

H. SUTHERLAND,

Manager.

AGENTS WANTED.

ECONOMY, EQUITY, STABILITY, PROGRESS!

THE ONTARIO MUTUAL LIFE

ESTABLISHED 1870.

Dominion Deposit, - - \$100,000

Assurance in force, Jan. 1st, 1893.....	\$16,122,195
Increase over previous year.....	1,187,388
New Assurances taken in 1892.....	2,651,000
Increase over 1891.....	222,050
Cash Income for 1892.....	614,951
Increase over 1891.....	67,331
Assets, Dec. 31st, 1892.....	2,253,984
Increase over 1891.....	294,853
Reserve for security of Policy-Holders, Dec. 31, '92.	2,081,602
Increase over 1891.....	280,827
Surplus over all Liabilities, Dec. 31st, 1892..	176,301
Increase over 1891.....	20,742

SPECIAL FEATURES.

- 1—Cash and Paid-up Values guaranteed on each policy.
- 2—All dividends belong to and are paid to policy-holders only.
- 3—No restriction on travel, residence or occupation.
- 4—Death claims paid at once on completion of claim papers.

ATTENTION IS INVITED TO THE COMPANY'S 20-Year Survivorship Distribution Policy now offered, which embraces all the newest features and 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).....	Waterloo
C. M. TAYLOR (1st Vice-President).....	Waterloo
ROBERT MELVIN (and Vice-President).....	Guelph
ALFRED HOSKIN, Q.C.	Toronto
ROBERT HAIRD.....	Kincardine
B. M. BRITTON, Q.C.	Kingston
FRANCIS C. BRUCE.....	Hamilton
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HON. W. LAURIER.....	Arribaskaville, P. Q.
S. HENDERSON, B.A., LL.B., B.C.L.	Ottawa

OFFICERS.

ALEX. MILLAR, Q.C., Solicitor.....	BERLIN.
J. H. WEBB, M.D., Medical Referee.....	WATERLOO.
W. S. HODGINS, Superintendent of Agencies.....	WATERLOO.

W. H. RIDDELL, Secretary. WM. HENDRY, Manager.

THE WANT SUPPLIED.

THE LIFE INSURANCE CLEARING CO., ST. PAUL, MINN.

Insures Under-Average Lives Exclusively.

L. G. FOUSE, Consulting Actuary.

A HELP TO OTHER COMPANIES.

A BENEFIT TO AGENTS

A BOON TO THE REJECTED.

Applications for over \$2,500,000 of Insurance received by the Company during the first three months, without an Agent in the field.

The "Progressive Policy" of the Life Insurance Clearing Company gives to the insured all the advantages that the continuance of life enables any insurance company to guarantee. If the natural or term expectancy is attained by the insured he will receive, on payment of the regular premium, as much insurance as in any other company.

Estimates furnished on ordinary life, limited payment, endowment and stock rate policies at all ages from 20 to 60.

Life insurance agents and managers will find it to their advantage to communicate immediately with the undersigned.

Send for circular.

Address,

RUSSELL R. DORR, President

St. Paul, Minn.

THE THREE SYSTEMS OF LIFE INSURANCE.

By MERVIN TAYLOR, formerly Actuary of the Illinois Ins. Department.

The Level Premium, the Natural Premium, and the Assessment systems analyzed and amply illustrated by tables.

A Book Indispensable to every Life Insurance Solicitor.

PRICES:—\$3.00, \$2.50, and \$2.00, according to style of binding.
See Catalogue of Publications on another page.

THE MERCANTILE

FIRE INSURANCE COMPANY,

INCORPORATED 1875

Head Office, - - - WATERLOO, ONT.

SUBSCRIBED CAPITAL - - -	\$200,000.00
DEPOSITED WITH DOMINION GOVERNMENT - - -	50,079.76

The Business for the past seventeen years has been:

PREMIUMS received - - -	\$1,202,356.65
LOSSES paid - - -	663,450.69

LOSSES PROMPTLY ADJUSTED AND PAID.

I. E. BOWMAN, President. JAMES LOCKIE, Secretary
JOHN SHUH, Vice-President. T. A. CALE, Inspector.

THE WATERLOO

MUTUAL FIRE INSURANCE COMPANY,

ESTABLISHED IN 1863.

Head Office, - - - WATERLOO, ONT

TOTAL ASSETS - - -	\$322,892.20
POLICIES IN FORCE - - -	16,704

Intending insurers of all classes of insurable property have the option of using at STOCK RATES or on the Mutual System,

CHARLES HENDRY,

President.

C. M. TAYLOR,

Secretary.

JOHN KILLER,

Inspector.

GEORGE RANDALL,

Vice-President.

FIRE INS. *HARTFORD* COMPANY

ESTABLISHED - - - 1810.

HARTFORD, CONN.

CASH ASSETS, \$7109,825.49.

Fire Insurance Exclusively.

GEO. L. CHASE, President

P. C. ROYCE, Secretary

JOHN W. MOLSON, Resident Manager, Montreal.