

THE Ontario Mutual Life.

ESTABLISHED 1870.

Assurance in force January 1st, 1898.....	\$21,500,000
Cash Income 1897.....	820,000
Assets, December 31st, 1897.....	3,800,000
Reserve for Security of Policyholders, 1897.....	3,500,000
Surplus over all Liabilities, December 31st, 1897, Actuaries' 4 per cent. . .	231,500
Surplus on Government Standard, 4½ per cent.	390,000

The Oldest, Largest, Strongest, and best Life Assurance Companies in the World are Mutual Companies.

This Company holds reserves for the security of its policy-holders based on the Actuaries' Table, with **4 per Cent. interest**, being higher than the **Government** standard.

Its dividends to policy-holders under the quinquennial distribution of profits, declared in 1896, were **10 per Cent.** higher than the **Estimates** put in the hands of the Company's Agents for canvassing purposes in 1891.

This Company's 20-Pay Life—15 or 20 years Survivorship Distribution—is the most popular policy issued. Values handsome and guaranteed. Options many and attractive.

Money to Loan on improved farms, church property, etc., at lowest current rates. Terms of re-payment easy. Costs low. Debentures purchased.

BOARD OF DIRECTORS :

ROBERT MELVIN,	President.
C. M. TAYLOR,	1st Vice-President.
ALFRED HOSKIN, Q. C.	2nd Vice-President.

FRANCIS C. BRUCE,	B. M. BRITTON, Q. C., M. P.
J. KERR FISKEN, B. A.	E. P. CLEMENT,
RIGHT HON. SIR WILFRED LAURIER,	W. J. KIDD, B. A.
G. C. M. G., Premier of Canada,	GEO. A. SOMERVILLE,
JAMES FAIR.	WM. HENDRY.

OFFICERS :

WM. HENDRY,	W. S. HODGINS,	GEO. WEGENAST,
Manager.	Supt. of Agencies.	Actuary.
MILLAR & SIMS,	DR. J. H. WEBB,	
Solicitors.	Med. Director.	
W. H. RIDDELL, Secretary,	WATERLOO, ONT.	