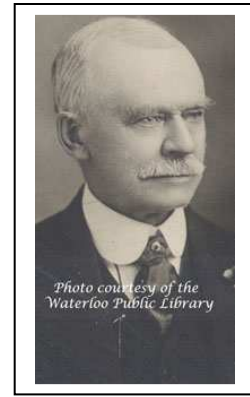


Thomas Hilliard

The working life of an insurance salesman doesn't often conjure up images of physical labor, but in late nineteenth century Waterloo such was the life of Irish immigrant Thomas Hilliard.

An early account of the Dominion Life Assurance Company puts Hilliard, its founder, up before dawn, wearing a coonskin fur coat and cap with oven bricks and a buffalo robe to keep him warm. He drove a cutter through deep snow pulled by a horse on a bitter winter day.



“It was a day to stay at home. But Thomas Hilliard was not a man to be held back by bad weather. Two miles from town he found the road level with the fence-tops. The only way to make any progress was to drive over the fence and into the fields where the snow was less deep. And this he did, for he was absolutely determined to make two calls that day. One was to a Methodist preacher and the other to a farmer who was a prominent Methodist layman. He felt sure that he could interest them both in life insurance policies.”

Hilliard, a former teacher and journalist, worked six days a week, fourteen hours a day in the months after the Dominion Life Assurance Company was conceived. He took on the new enterprise at the age of forty-seven, after spending his career as a school inspector and the publisher of what is now the *Waterloo Chronicle*.

The idea for the new enterprise came about during a discussion with his fellow “hot stove committee” members at Simon Snyder’s Drug Store.

Five members of the local elite were chatting one spring day in 1888 about new opportunities for Hilliard when they all agreed there was room in the community for a new life insurance company.

Within days, Hilliard had prepared a business plan and set out throughout the county selling stock for the fledgling company. Hilliard, a devout Methodist, was inspired in his mission by the many times he had seen large families left destitute by the early death of the father. “In those days, death was always just outside the door and far more real in people’s minds than it is today.”

Hilliard was particularly critical of the “demon rum” and offered life insurance benefits to abstainers. A founder of the St. James Methodist Church in Waterloo he was once described as “straight-backed, no-nonsense Methodist lay preacher.” The native of Fermanagh County, Ireland who married one of his students, Catherine Sauder, “ruled his ten children with an iron hand, the perfect example of a Victorian patriarch.”

The company received its charter on July 12, 1889 with Hilliard being appointed managing director, and then serving as president from 1905 until 1929. It opened in a building on Erb and Albert Streets where it remained until moving to Westmount Road.

In 1985, Dominion Life was purchased by Manulife Financial and a new complex was built near the Conestoga Expressway.

Thomas Hilliard was also involved in the founding of the Waterloo Trust and Savings Comany and was named its first president in 1913. Waterloo Trust merged with Canada Trust in 1968.

Hilliard's home at 88 William St. W. was named a heritage landmark in 1979. Known as the "Grand Old Man of Waterloo" he was "one of the most influential citizens of early Waterloo. His presence can be felt most in the business and religious life of the community."

Photo courtesy of the Waterloo Public Library.