

Insurance.

WHAT THE PUBLIC WANT.

**PRIVILEGES,
NOT
CONDITIONS**
On their Life Policies.

The unconditional policies of the
SUN LIFE ASSURANCE CO., of Montreal,
contain not one condition, but have the following
privileges on them:

1. Liberty to travel anywhere without extra.
 2. Liberty to engage in any occupation without extra.
 3. Thirty days of grace for premiums.
 4. Policy may be revived within a year after lapse.
 5. Paid up policies given for definite amounts after three years.
 6. Loans made after two years.
 7. Policy indisputable after two years.
 8. Any difference to be referred to arbitration.
- Compare this with ordinary policies.

The Company is very strict in admitting persons to these benefits, but it is evident those who get them get privileges no other Company in Canada gives.

It is universally admitted to be by far the simplest and most straight-forward policy in use in this country.

R. MACAULAY, Manager.

Insurance.

**LIVERPOOL & GLOBE
INSURANCE COMPANY.**

LIFE AND FIRE.
Invested Funds - \$30,500,000
Funds Invested in Canada - \$1,000,000
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent Features of this Company.

CANADA BOARD OF DIRECTORS:
HON. HENRY STARNES, Chairman,
THOMAS CRAMP, Esq., Dep.-Chairman.
THEODORE HART, Esq., ANGUS C. HOOPER, Esq.
EDWARD J. BARBEAU, Esq.
G. F. C. SMITH, Resident Secretary
Medical Referee—D. C. MACGILLUM, Esq., M.D.
Standing Counsel—THE HON. WM. BADGLEY.
Agencies Established Throughout Canada.
HEAD OFFICE, CANADA BRANCH,
MONTREAL.

**THE NORTH AMERICAN
LIFE INS. CO.,**

(Incorporated by Dominion Parliament.)
Guarantee Fund.....\$100,000.
Deposited with Government....\$50,000.
Head Office—23 Toronto St., Toronto.
Hon. ALEX. MACKENZIE, M.P., President.
Hon. ALEX. MORRIS, M.P.P., Vice-President.
WM. MCCABE, F.I.A., Managing Director.
In Mutual Branch all Profits Accrue to the Assured,
to whom they Legitimately belong, being the
only plan which gives insurance at net cost.
Industrial Insurance Adapted to all Classes.
From the poorest to the richest, from the child to
the Man of 60
DAVID SMITH, Box 875, Residence, 76 Joachim
Street, Agent, Quebec.
THOMAS SIMPSON, Manager Prov. Que.,
Montreal Office, 185 St. James St.
(Next door to St. James Street Methodist Church)

Insurance.

LION

**Life Insurance Co.'y
Of London, England.**

Subscribed Capital, . . . \$4,600,000
Paid up " 920,000
Government Deposits, . . . 150,000

Claims paid immediately on proof of death.
All earnings of this branch invested in Canada.

**FREE POLICIES,
FAIR RATES,
LIBERAL CONDITIONS.**

Intending assurers are requested to examine the favorable terms offered by this Company, and to note the absolute security offered to its Policy Holders.

General Agents and Agents wanted in unoccupied districts.

**HEAD OFFICE,
MONTREAL,
F. STANCLIFFE, General Manager.**

**WESTERN
ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,680,785 96
Income for Year ending 31st Dec., 1880..... \$1,680,785 96

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRICH, Presnt. J. J. KENNY, Man'g. Dir.
JAS. BOONER, Secretary.
J. H. ROUTH & CO., Managers, Montreal Branch.
190 ST. JAMES STREET.

CONFEDERATION LIFE ASSOCIATION.

**SOLID PROGRESS.
ASSETS.**

1873.....\$113,293.
1876.....\$289,202.
1879.....\$560,767.
1880.....\$676,366.
1881.....\$877,460.
Surplus on Policy Holder's Account,
\$285,915.66.

Manager for the Province of Quebec, **J. K. MACDONALD,**
H. J. JOHNSTON, Montreal. Managing Director
Manager for New Brunswick, Manager for Nova Scotia,
Major J. MACGREGOR GRANT, **AUGUSTUS ALLISON,**
St. John. Halifax.

**LIFE INSURANCE
EXCLUSIVELY.**

**CANADIAN INVESTMENTS
EXCEED
\$250,000,**

AND
Increasing Yearly.
**LOW RATES
OF
PREMIUM.**

**LONDON & LANCASHIRE
LIFE ASSURANCE COMPANY.**

**HEAD
OFFICE
FOR
CANADA,
217 St. James Street,
MONTREAL.**

**WILLIAM ROBERTSON
GENERAL MANAGER.**

**AN ACTIVE AND ENERGETIC
GENERAL AGENT**

Wanted immediately. Salary and Commission.