

**CANADA LIFE ASSURANCE CO.**

ESTABLISHED 1847.

**CAPITAL and FUNDS**nearly  
\$6,500,000.**ANNUAL INCOME**about  
\$1,200,000.

The continued steady increase of the Company's business, now exceeding the aggregate of all the other Canadian Companies, and being more than a fourth of the entire Life Assurance business of the Dominion; its favorable mortality; its moderate expenses, and the high character of its investments, afford good grounds for anticipating highly favorable and satisfactory profits to its assurers.

A. G. RAMSAY, Pres't.

B. HILLS, Secy.

J. D. HENDERSON, Agent. Office—46 King St., west, Toronto

**CONFEDERATION  
LIFE ASSOCIATION**

Incorporated by Special Act of the Dominion Parliament.  
Guarantee Capital, \$1,000,000. Government Deposit, \$86,300  
Capital and Assets, 31st Dec., 1881, \$1,797,459

**HEAD OFFICE, TORONTO, ONT.**

President: Sir W. P. HOWLAND, C.B., K.C.M.G.  
Vice-Presidents: Hon. WM. McMASTER. WM. ELLIOT, Esq.

**Directors:**

Hon. JAS. MACDONALD, M.P.,  
Halifax.  
Hon. ISAAC BURPEE, M.P.  
W. H. BEATTY, Esq.  
EDWARD HOOPER, Esq.  
J. HERBERT MASON, Esq.

JAMES YOUNG, Esq., M.P.  
F. A. BALL, Esq.  
M. P. RYAN, Esq., M.P.  
S. NORDHEIMER, Esq.  
W. H. GIBBS, Esq.  
A. McLEAN HOWARD, Esq.  
J. D. EDGAR.

Actuary: C. CARPMAEL, M.A., F.R.A.S., late Fellow of St. John's College Cambridge.

Managing Director: J. K. MACDONALD.

**Life Association of Canada.**

HEAD OFFICE, HAMILTON, ONT.

GOVERNMENT DEPOSIT, \$104,000.

PRESIDENT,  
VICE-PRESIDENT,

JAMES TURNER.  
ALEX. HARVEY.

Gentlemen of influence desirous of acting as  
**GENERAL AGENTS of DISTRICTS** are in-  
vited to make application for appointments.  
JOHN CAMERON, Manager.

**THE ROYAL CANADIAN**

Fire &amp; Marine Insurance Co'y.

160 ST. JAMES ST., MONTREAL.

This Company doing business in Canada only, presents the follow-  
ing Financial Statement and solicits the patronage of those seeking un-  
questionable security and honorable treatment.

Capital and Assets, Jan., 1st, 1883, .... \$1,295,835 66

Income during year ending 31st Dec., '82 381 142 39

ANDREW ROBERTSON, Esq., Pres. HON. J. B. THIBAudeau, Vice-Pres.  
ARTHUR GAGNON, Sec.-Treas.

**ROYAL****INSURANCE COMPY OF ENGLAND**

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL, ..... \$10 000,000  
FUNDS INVESTED, ..... 24 000,000  
ANNUAL INCOME, upwards of ..... 5,000,000  
Investments in Canada for protection of Canadian Policy-  
holders (chiefly with Government), exceed \$600,000.  
Every description of property insured at moderate rates of premium.  
Life Assurances granted in all the most approved forms.

Head Office for Canada—Royal Insurance Buildings  
Montreal.

JOHN HAUGHAN

JOHN KAY,

ARTHUR F. BANKS,

Agents for  
Toronto  
and  
County of  
York.

M. H. GAULT,

W. TATLEY,

Chief Agents

Before Insuring your Life examine the very Attractive  
and Advantageous Plan of

THE

**UNION MUTUAL**

LIFE INSURANCE COMPANY OF PORTLAND, MAINE.

INCORPORATED IN 1848.

JOHN E. DEWITT, President.

HENRY D. SMITH, Secretary.

NICHOLAS DEGROOT, Asst.-Secretary.

Government Deposit at Ottawa, - - - - \$130,000 00  
Assets, Dec. 31, 1882, - - - - \$6,279,379 77  
Surplus over all Liabilities, (N. Y. Standard) - - \$700,911 29  
Dividends to Policy-holders, to 31st Dec., 1882, \$4,068,886 15  
Total Payments to Policy-holders, - - - \$19,354,271 76

This is the only Company that issues Policies giving the benefits of the Maine non-forfeiture law, and specifying in definite terms by its Policy Contract, that there can be no forfeiture of the insurance by non-payment of premium after three annual premiums have been paid, until the value provided for is exhausted in extended insurance, and every policy issued, states in plain figures, the extended insurance and cash value as the case may be (after the third year), according to the number of full annual premiums paid. NOT MERELY ESTIMATES BUT ACTUALLY GUARANTEED and after being in force THREE FULL YEARS the policy BECOMES INCONTESTABLE. Matured policies are payable at once without rebate of interest on receipt of satisfactory proofs of death, together with a valid discharge from proper parties in interest, the Company waving the usual delay of ninety days required by most Companies.

The guaranteed extensions and cash values do not include the Dividends which will accrue to the Policy.

Agents wanted in unrepresented districts.

For further particulars apply to

R. H. MATSON,

Supt. for Canada, 17 Toronto St.

**THE FEDERAL**

LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, Ont.

Capital Subscribed, - - - - \$700,000  
Deposited with Dominion Government, - - 51,100

President: JAS. H. BEATTY, Esq.

Vice-Presidents: WILLIAM KERNS, Esq., M.P., ROBERT BARBER, Esq.  
SHEPPARD HOMANS, Esq., Consulting Actuary.

This Company offers equitable plans of Life Insurance on favorable terms and issues NON-FORFEITABLE POLICIES, which, after payment of two full endowment or three life premiums, will, on default of any subsequent premium, be continued in force till the reserve is exhausted.

DAVID DEXTER,  
Managing Director.**BRITISH AMERICA**

ASSURANCE COMPANY.

FIRE AND MARINE.

Cash Capital &amp; Assets, \$1,194,879.07.

Incorporated 1833.

Head Office, Toronto, Ont.

BOARD OF DIRECTORS.

GOVERNOR - - - - - JOHN MORISON, Esq.  
DEPUTY-GOVERNOR - - - - - H. R. FORBES, Esq.

HON. WM. CAYLEY.

H. S. NORTHOPE, Esq.

GEORGE BOYD, Esq.

HENRY TAYLOR, Esq.

JOHN Y. REID, Esq.

JOHN LEYS, Esq.

Inspector, - - - - -

ROBERT McLEAN.

SILAS P. WOOD, Secretary.

**LONDON & LANCASHIRE  
FIRE**

INSURANCE COMPANY.

MANAGER—CHAS. G. FOTHERGILL.

SUB-MANAGER—J. B. MOFFATT.

Capital Fully Subscribed, ..... \$9,260,000  
Assets, Cash, and Invested Funds ..... 2,605,925  
Deposited with Government of Canada, for the Pro-  
tection of Policy-holders in Canada ..... 100,000  
ALL LOSSES PAID AT HEAD OFFICE IN TORONTO, WITHOUT  
REFERENCE TO ENGLAND.

Office—Mail Buildings, Toronto.

F. A. BALL, Chief Agt. for Canada.

Agent for Toronto—T. M. PRINGLE.