

SUN MUTUAL

Life Insurance Company.

HOME OFFICE:

164 St. James Street, Montreal.

President: THOS. WORKMAN, Esq., M.P. Vice-President: T. J. CLAXTON, Esq.
M. H. GAULT, Esq., Managing Director.

TORONTO BOARD: HAMILTON BOARD:
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Hon. S. C. Wood. J. Eastwood, Esq.
Angus Morrison, Esq., Mayor. George Roach, Esq., Mayor.

LIFE AND ACCIDENT.

Policies Non-forfeitable. Return of premiums guarant-ed. Dividends appor-
tioned equitably. Endowment Assurance thereby rendered profitable.

Issues Life and Endowment Policies, combined with weekly allowance in case of
injury—a deservedly popular form of assurance.

Surplus, as per last year's Report, \$45,915.47.

All Pure Insurance. No Tontine, periodical examinations, or chance of policies
being diminished on becoming claims. Contracts plain and straightforward.

Manager for Hamilton, N. HAMMOND.

Manager for Toronto, } R. H. HOSKIN.
No. 8 Imperial Buildings.

R. MACAULAY, Secretary.

Wanted one or two First-class Travellers; also Local Agents for un-
occupied territory.

CONFEDERATION LIFE ASSOCIATION.

Head Office—Temple Chambers, Toronto.

PRESIDENT.

HON. W. P. HOWLAND, C.B.

VICE-PRESIDENTS.

HON. WM. McMASTER. WM. ELLIOT, ESQ.

The Quinquennial Division of Profits takes place at the close of
1876, so that persons insuring now will rank for a full year's profits at
the end of the year.

The CONFEDERATION, besides being being a Home Company,
offers the following advantages:—

1st. The Life rates, with profits, at all the average ages are lower than
those charged by other Companies.

2nd. 90 per cent of the profits are distributed to holders of participating
Policies.

3rd. Surrender values are given either in cash on paid-up insurance
after two annual premiums have been made.

4 h. It is the only Company which offers the Canadian public the high
security of the Institute of Actuaries, Mortality and 4½ per cent.
interest, with ANNUAL valuations. Policy-holders cannot
value this too highly.

5th. The Special Term Rates meet the necessity of the "hard times."
They afford a FIXED amount of insurance at less than two-thirds
the usual All Life rates, and provide for changing to the Ordinary
Life or Endowment within 5 years without further medical exam-
ination.

SPECIAL TERM RATES PER \$1,000.

Age.	25.	30.	35.	40.	45.
5 years	\$9 96	\$11 61	\$13 50	\$15 51	\$19 55
7 years	10 28	11 91	13 80	16 14	20 49
10 years	10 62	12 44	14 37	17 26	21 98

Full rates and particulars will be given at the Head Office or Agencies.

J. K. MACDONALD, Managing Director.

CANADA LIFE ASSURANCE CO.

The "MINIMUM" system of Assurances has just been adopted by
this Company, where,

By a partial application of the profits,
rates of premium are charged
LOWER THAN HAVE EVER BEFORE
BEEN OFFERED FOR LIFE ASSURANCE.

The following are the rates for Assurance of each \$1,000, with pro-
fits upon the system referred to:

AGE.	ANNUAL PREMIUM.	AGE.	ANNUAL PREMIUM.	AGE.	ANNUAL PREMIUM.	AGE.	ANNUAL PREMIUM.
21	\$12 80	30	\$17 50	39	\$23 80	48	\$32 70
22	13 10	31	18 10	40	24 70	49	34 10
23	13 50	32	18 60	41	25 60	50	35 70
24	14 00	33	19 20	42	26 50	51	37 60
25	14 70	34	19 80	43	27 40	52	39 60
26	15 20	35	20 40	44	28 50	53	41 70
27	15 80	36	21 10	45	29 60	54	44 00
28	16 49	37	22 00	46	30 60	55	46 40
29	16 90	38	22 90	47	31 60		

The above table, and a full explanation of the "Minimum" sys-
tem, are published and may be had upon application.

A. G. RAMSAY, Managing Director.

R. HILLS, Secretary.

AGENT IN TORONTO—J. D. HENDERSON.

Canada Life Buildings, 46 King Street West.

WESTERN ASSURANCE COMPANY.

INCORPORATED 1851.

CAPITAL, \$800,000.

With power to increase to \$1,000,000.)

FIRE AND MARINE.

HEAD OFFICE: TORONTO, ONT.

President.

HON. JOHN McMURRICH.

Vice-President.

CHARLES MAGRATH.

Directors.

JAMES MICHIE, Esq.

JOHN FISKIN, Esq.

A. M. SMITH, Esq.

NOAH BARNHART, Esq.

ROBERT BEATY, Esq.

WM. GOODERHAM, Jr., Esq.

BERNARD HALDAN, Managing Director.

FRED'K G. C. LOVELACE, Secretary.

WM. BLIGHT, Fire Inspector.

JAMES PRINGLE, General Agent.

Marine Inspector.

Insurances effected at the lowest current rates on Buildings,
Merchandise, and other property, against loss or damage by fire.

On Hull, Cargo, and Freight against the perils of Inland Navigation

On Cargo Risks with the Maritime Provinces by sail or steam.

On Cargoes by steamers to British Ports.