

Insurance

WHAT THE PUBLIC WANT.

PRIVILEGES,
NOT
CONDITIONS

On their Life Policies.

The unconditional policies of the

SUN LIFE ASSURANCE CO. of Montreal,

contains 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 indispensible 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 & LONDON & GLOBE
INSURANCE COMPANY.

LIFE AND FIRE.

Invested Funds - \$30,500,000
Funds Invested in Canada - \$300,000

Security, Prompt Payment and Liberty in the adjustment of Losses are the prominent Features of this Company.

CANADA BOARD OF DIRECTORS:
HON. HENRY STARNES, Chairman,
THOMAS GRANT, Esq., Dep.-Chairman.
THEODORE HART, Esq., ANGEUS C. HOOPER, Esq.,
EDWARD J. BARBEAU, Esq.

G. F. C. SMITH, Resident Secretary
Medical Referee—D. C. MACCALLUM, Esq., M.D.
Standing Counsel—THE HON. WM. BADELBY.

Agencies Established Throughout Canada.
HEAD OFFICE, CANADA BRANCH,
MONTREAL.

NORTH AMERICAN
LIFE INSURANCE COMPANY

Head Office, - - - - Toronto.

HON. ALEX. MACKENZIE, M.P., President.
HON. ALEX. MORRIS, M.P.E., } Vice-Pres.
JOHN L. BLAINE, Esq., }
WILLIAM McCABE, Managing Director.

HAMILTON, MARCH 3, 1894.

GENTLEMEN—We hereby acknowledge the receipt of the sum of Fifteen Thousand Dollars, being in full payment of policy No. 1,115, on the life of the late Charles E. Freeman, Barrister of this city, accidentally drowned in Burlington Bay, on the 13th of February. This prompt payment, without rebate, speaks volumes for the integrity and business management of your Company, the more so that the deceased had only been recently insured, and had merely given his note on one of the Company's forms for the premium, which falls due to-day.

We specially desire to commend the Company for its promptness in this case, as the claim papers were only sent in to you two days ago.

ANDREW RUTHENFORD, }
CLARENCE FREEMAN, }
F. FREEMAN, }
Executors of the last will of CHAR. E. FREEMAN, deceased.

Insurance.

BRITISH EMPIRE
MUTUAL LIFE
Assurance Co. of London, Eng.

ESTABLISHED 1847.

ASSETS NEARLY, - - - 4,500,000
INCOME OVER, - - - 750,000
CANADIAN GOV. DEPOSIT, 100,000
Sole benefit Canadian Policy holders.

HEAD OFFICE FOR CANADA:
MONTREAL.

This Company has nearly \$400,000 invested in Canadian securities. It has paid over \$8,000,000 in claims and over \$2,200,000 in bonuses, and has now 38 1/2% of all premiums received in hand. Its cash bonuses are very liberal, and are declared every three years.

DIRECTORS:
THE HON. JOHN HAMILTON,
Director City & District Savings Bank.
JOHN HOPE, Esq., of John Hope & Co.
A. MURRAY, Esq., Dir. Bank of Montreal.
HON. J. B. ROBINSON, Lt. Gov. Ontario.
ROBT. SIMMS, Esq., of R. Simms & Co.

F. STANCLIFFE,
GENERAL MANAGER
CANADA.

A General Agent wanted to represent the Maritime Provinces.

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, Pres't, J. J. KENNY, Man'g. Dir.
JAS. BOOMER, Secretary.

J. H. ROUTH & CO., Managers, Montreal Branch.
100 ST. JAMES STREET.

EXTRACT FROM GOVERNMENT SUPERINTENDENT'S REPORT,
FOR YEAR ENDING 31st DECEMBER, 1891.
Canadian Life Companies—Assets and Liabilities.

COMPANY.	ASSETS.		Liabilities including Reserve but not Capital Stock.		Surplus of Assets over Liabilities and Capital Stock.		Percentage of '91's of As'ts over Liab's & Capital Stock.
	\$	cts.	\$	cts.	\$	cts.	
Canada Life	4,588,956.65		4,137,203.56		326,752.09		98
Citizens (Life)	166,684.03		136,070.00				8
Confederation	879,054.47		643,138.81		185,915.66		28 1/2
Mutual Life	184,234.17		142,227.00				
North American	88,763.47		28,332.83		2,480.64		8 1/2
Ontario Mutual	337,101.65		309,608.50		27,495.16		9
Sun	538,623.75		441,199.68		64,824.07		15 1/2
Toronto	67,431.50		29,921.79		7,647.36		26 1/2

* It may be stated that this Company's percentage for preceding year before the distribution of profits was about 24 per cent.
† The capital in this Company is also liable for its other departments, so that these columns cannot be filled up. See its Fire Statement.
‡ Including liability, Accident Department, \$2,387.35.

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

THE FIRE
Insurance Association
(LIMITED)
OF LONDON, ENGLAND.

Capital - - - - \$5,000,000.
Reserve Fund, \$450,000
Government Deposit, \$100,000

Every Description of Property Insured
at Lowest Rates.

Canada Branch, Head Office:
No. 217 St. James Street,
MONTREAL.

WILLIAM ROBERTSON, General Manager.

Active and Reliable Agents wanted throughout the Dominion.