

**Insurance.**

**NEW YORK LIFE INSURANCE COMPANY.**  
(ESTABLISHED 1845.)

I desire to engage the services of **COMPETENT and RELIABLE MEN**, in localities where this Company is not now represented.

The requirements for an Agent to succeed are integrity, enthusiasm, intelligence, perseverance and popularity.

Apply, giving references, to  
**DAVID BURKE, Montreal,**  
General Manager for Canada.

**Insurance.**

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

**ESTABLISHED 1847.**

CANADIAN  
Head Office, - Montreal.

The Canadian Branch is under Canadian management, all its earnings, besides large sums from England, being invested in this country. Its Policies are issued here and its claims paid immediately on satisfactory proof of death.

APPLICATIONS FOR AGENCIES INVITED.

Accumulated Funds, over \$5,000,000  
Annual Income, . . . . 1,000,000  
Canadian Investments, . . . 600,000  
Claims and Bonuses paid, 10,000,000  
Canadian Deposit, . . . . . 100,000

**F. STANCLIFFE,**  
GENERAL MANAGER.  
CHIEF INSPECTOR,  
**DAVID DOWNS.**  
J. FRITH JEFFERS,  
Manager Western Ontario.  
LONDON, ONT.  
E. HALLAMORE, Inspector,  
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**Insurance.**

**GLASGOW & LONDON**  
Insurance Company.

NORTH AMERICAN BRANCH,  
HEAD OFFICE:  
Cor. Notre Dame and St. Helen Streets,  
MONTREAL.

DIRECTORS:  
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D. GIROUARD, M.P., Q.C., Montreal.  
LARRATT W. SMITH, D.C.L., Pres. Building and Loan  
Association, Toronto.  
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MANAGER:  
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MONTREAL AGENTS:  
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Every description of Fire Insurances effected at lowest rates.

**WESTERN**  
**ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,746,640 32  
Income for Year ending 31st Dec., 1882..... \$1,602,422 45

HEAD OFFICE: TORONTO, ONT.

A. M. SMITH, President. J. J. KENNY, Managing Dir.  
JAS. BOOMER, Secretary.  
J. H. ROUTH & Co., Managers, Montreal Branch,  
190 ST. JAMES STREET.

**Confederation Life Assocn.**

The SECURITY offered to Policyholders is UNSURPASSED by any Company doing business in the Dominion.

Its PROGRESS HAS BEEN UNEXAMPLED in the history of Insurance in Canada.

Its policies are INDISPUTABLE after three years and NON-FORFEITABLE after two years.

Its PROFITS ARE DISTRIBUTED upon an equitable basis, resulting in very much larger returns to "Ten payment life" and "Endowment" Policyholders than under the Uniform Bonus plan pursued by some Companies.

Intending insurers will find it for their interest to EXAMINE CAREFULLY its system and terms before insuring elsewhere.

Manager for the Province of Quebec,  
**H. J. JOHNSTON, Montreal.**  
Manager for New Brunswick,  
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St. John.

**J. K. MACDONALD,**  
Managing Director.  
Manager for Nova Scotia,  
**AUGUSTUS ALLISON,**  
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**LONDON & LANCASHIRE**  
Life Assurance Co., of London, England,  
**LIFE INSURANCE EXCLUSIVELY.**

CANADIAN INVESTMENTS Exceed \$300,000  
AND INCREASING YEARLY.  
*Low Rates of Premium.*

HEAD OFFICE FOR CANADA.,  
**157 ST. JAMES ST.**  
MONTREAL.  
WILLIAM ROBERTSON, General Manager.

**FIRE INSURANCE ASSOCIATION.**  
(LIMITED)  
OF LONDON, ENGLAND.

**FIRE INSURANCE EXCLUSIVELY.**

CAPITAL - \$5,000,000. RESERVE FUND - \$450,000.  
GOVERNMENT DEPOSIT, \$100,000.

*Head Office for Canada,*  
**157 ST. JAMES ST.,**  
MONTREAL.  
WILLIAM ROBERTSON General Manager.