

**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 & LONDON & GLOBE  
INSURANCE COMPANY.**

**LIFE AND FIRE.**

Invested Funds \$30,500,000  
Funds Invested in Canada - \$900,000

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. BARREAU, Esq.

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

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

---

H H H U H A S O W  
L N V I W O O  
AGENTS & LONDON  
WANTED.

**TELEPHONIC**  
Canada Head Office:  
89 St. Francois Xavier St.,  
MONTREAL.

Toronto Office:  
9 Victoria Street.

**COMMUNICATION.**

H H H U H A S O W

**Insurance.**

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

**ESTABLISHED 1847.**

**CANADIAN**

Head Office, - Montreal.

See Reports and opinions of the press as to the prosperity enjoyed, and progress made by the Company.

APPLICATIONS FOR AGENCIES INVITED.

**ALF. H. ELLIS,**  
General Agent, Province Quebec.

Accumulated Funds . . . \$4,500,000  
Annual Income, . . . . . 800,000  
Canadian Investments, . . . 450,000  
Claims and Bonuses paid, . . 8,000,000  
Canadian Deposit, . . . . . 100,000

**F. STANCLIFFE,**  
GENERAL MANAGER.

**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.

**LONDON & LANCASHIRE  
LIFE ASSURANCE CO.**

**LIFE INSURANCE EXCLUSIVELY.**

CANADIAN INVESTMENTS Exceed \$300 000  
AND INCREASING YEARLY.

*Low Rates of Premium.*

HEAD OFFICE FOR CANADA,  
**217 ST. JAMES ST.  
MONTREAL.**

WILLIAM ROBERTSON, General Manager.

**Confederation Life Association.**

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, **Major J. MACGREGOR GRANT, St. John.**  
Managing Director, **J. K. MACDONALD,**  
Manager for Nova Scotia, **AUGUSTUS ALLISON, Halifax.**

**THE 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,*  
**217 ST. JAMES ST.,  
MONTREAL.**

WILLIAM ROBERTSON, General Manager.