

**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 - - \$300,000

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 GRAMP, Esq., Dep.-Chairman.  
THEODORHART, Esq. ANGUS C. HOOPER, Esq.  
EDWARD J. BARREAU, Esq.

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

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

**NORTH AMERICAN**  
**LIFE INSURANCE CO'Y.,**

*Head Office - - TORONTO.*

Guarantee Fund - - - \$100,000  
Deposited with Government, 50,000

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

MONTREAL OFFICE,  
185 ST. JAMES STREET.  
**GEO. FORBES,**  
Manager for the Province of Quebec.

**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., 1892..... \$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.

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 S'pl's of A's'ts over Liab's & Capital Stock.
	\$	cts.	\$	cts.		
Canada Life.....	4,688,956.66		4,137,203.56		326,762.09	8
Citizens (Life).....	156,584.03		136,070.60		20,513.43	13
<b>Confederation</b>	<b>879,051.47</b>		<b>643,138.81</b>		<b>185,915.66</b>	<b>28½</b>
Mutual Life.....	184,334.17		142,227.60		42,106.57	23
North American..	88,763.47		28,932.83		2,430.64	8½
Ontario Mutual...	337,101.65		309,606.50		27,495.15	9
Sun.....	538,523.76		411,139.63		64,824.07	15½
Toronto.....	67,431.50		20,021.70		7,647.36	25½

\* 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 their other departments, so that these columns cannot be filled up. See its Fire Statement.  
‡ Including liability, Accident Department, \$3,387.35.

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.**

**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.

**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.