

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 Liberty 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. BARNEAU, 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.

**THE NORTH AMERICAN
LIFE INS. CO.,**

(Incorporated by Dominion Parliament.)

Guarantee Fund.....\$100,000.
Deposited with Government....\$50,000.
Head Office—23 Toronto St., Toronto.

HON. ALEX. MACKENZIE, M.P., President.
HON. ALEX. MORRIS, M.P.P., Vice-President.
WM. MCCABE, F.I.A., Managing Director.
In Mutual Branch all Profits Accrue to the Assured,
to whom they Legitimately belong, being the
only plan which gives insurance at net cost.

Industrial Insurance Adapted to all Classes.

From the poorest to the richest, from the child to
the Man of 60
DAVID SMITH, Box 875, Residence, 76 Joachim
Street, Agent, Quebec.

THOMAS SIMPSON, Manager Prov. Que.,
Montreal Office, 185 St. James St.,
Next door to St. James Street Methodist Church.

Insurance.

BRITISH EMPIRE

MUTUAL LIFE

Insurance 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 \$6,000,000 in claims and over \$2,200,000 in bonuses, and has now 38% 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.**

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. J. J. KENNY, Man'g. 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 In- cluding Reserve but not Capital Stock.	Surplus of Assets over Liabilities and Capital Stock.	Percentage of S'pl's of As'ts over Lin'b's & Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	
Canada Life	4,588,955.65	4,137,203.56	326,752.09	7%
Citizens (Life)	156,584.03	136,070.69	20,513.34	13%
Confederation	879,054.47	613,138.81	185,915.66	21%
Mutual Life	181,334.17	142,227.60	39,106.57	22%
North American	88,763.47	28,532.83	60,230.64	68%
Ontario Mutual	337,101.65	309,606.50	27,495.15	8%
Sun	578,523.75	111,199.68	467,324.07	81%
Toronto	67,431.50	29,921.79	37,509.71	56%

* 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, a accident Department, \$3,387.35.

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

J. K. MACDONALD,
Managing Director,
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.