

**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 GRAMP, Esq., Dep.-Chairman.  
 THEODORE HART, Esq. ANGUS 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. 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. MORTIS, M.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.**  
 THE  
**LION**  
 Life Insurance Co.'y  
 Of London, England.

Subscribed Capital, . . . . \$4,600,000  
 Paid up " . . . . . 920,000  
 British Govern't Deposit, . . . 100,000  
 Canadian " " . . . . . 50,000

NON-FORFEITING LIFE TABLE.  
 Annual Premium to Assure \$1,000 at Death Only, WITH PROFITS.

Age	Payments for Life.	5 Years.	10 Years.	15 Years.	20 Years.	Single Pym'ts.
25	18 94	68 34	38 65	28 57	24 23	309 61
30	21 70	77 22	43 60	32 79	27 59	318 96
35	25 16	87 37	49 55	37 32	31 54	303 92
40	29 58	99 14	56 45	42 75	36 36	415 70

WITHOUT PROFITS.

Age	Payments for Life.	5 Years.	10 Years.	15 Years.	20 Years.	Single Pym'ts.
25	15 47	69 15	33 35	25 54	21 43	273 78
30	18 17	66 83	37 77	29 00	24 40	304 66
35	21 53	75 63	42 88	33 02	27 80	318 43
40	25 85	85 79	48 85	37 81	32 15	384 31

HEAD OFFICE,  
 MONTREAL,  
**F. STANCLIFF, General Manager**

**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, Prest. J. J. KENNY, Man'g. Dir.  
 JAS. BOOMER, Secretary.  
 J. H. ROUTH & CO., Managers, Montreal Branch,  
 190 ST. JAMES STREET.

**CONFEDERATION LIFE ASSOCIATION.**  
**SOLID PROGRESS.**  
**ASSETS.**

1873 . . . . . \$113,293.  
 1876 . . . . . \$289,202.  
 1879 . . . . . \$560,767.  
 1880 . . . . . \$676,566.  
 1881 . . . . . \$877,460.

Surplus on Policy Holder's Account,  
**\$235,915.66.**

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.**

**LIFE INSURANCE**  
 EXCLUSIVELY.

CANADIAN INVESTMENTS  
 EXCEED  
**\$250,000,**  
 AND  
 Increasing Yearly.

LOW RATES  
 OF  
 PREMIUM.

**LONDON & LANCASHIRE**  
 LIFE ASSURANCE COMPANY.

HEAD OFFICE  
 FOR  
 CANADA,  
 217 St. James Street,  
**MONTREAL.**

**WILLIAM ROBERTSON**  
 GENERAL MANAGER.

AN ACTIVE AND ENERGETIC  
**GENERAL AGENT**  
 Wanted immediately. Salary and Commission.