## CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

CAPITAL and FUNDS

ANNUAL INCOME

nearly \$6,500,000.

about \$1,200,000.

The continued steady increase of the Company's business, now exceeding the aggregate of all the other Canadian Companies, and being more than a fourth of the entire Life Assurance business of the Dominion; its favorable mortality; its moderate expenses, and the high character of its investments, afford good grounds for anticipating highly favorable and satisfactory profits to its assurers.

A. G. RAMSAY, Pres't.

R. HILLS, Secv.

J. D. HENDERSON, Agent. Office-46 King St., west, Toronto

## CONFEDERATION

#### LIFE ASSOCIATION

Incorporated by Special Act of the Dominion Parliament. Guarantee Capital, \$1,000,000. Government Deposit, \$86,300 Capital and Assets, 31st Dec., 1881, \$1,797,459

#### HEAD OFFICE, TORONTO, ONT.

President: Sir W. P. HOWLAND, C.B., K.C.M.G.
Fice-J-residents: Hon. WM. McMASTER. WM. ELLIOT, Esq.

Fice-J'residents: Hon. WM. McMASTEB.

Directors:

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W. H. BEATTY, Esq.
EDWARD HOOPER, Esq.
J. HERBERT MASON, Esq.

J. D. EDGAR.

A. Malean Howard, Esq.
J. D. EDGAR.

J. D. EDGAR.

J. HERBERT St. John's Co.

Actuary: O. CARPMARII, M.A., F.R.A.S., late Fellow of St. John's College Cambridge.

Managing Director: J. K. MACDONALD.

# **Association of**

HEAD OFFICE. HAMILTON, ONT. ---):o:(---

GOVERNMENT DEPOSIT,

\$104,000.

PRESIDENT. VICE-PRESIDENT. JAMES TURNER. ALEX. HARVEY.

Gentlemen of influence desirous of acting as GENERAL AGENTS of DISTRICTS are in-

vited to make application for appointments. JOHN CAMERON, Manager.

### THE ROYAL CANADIAN

Fire & Marine Insurance Co'y.

#### 160 ST. JAMES ST., MONTREAL.

This Company doing business in Canada only, presents the followng Financial Statement and solicits the patronage of those seeking unquestionable security and honorable treatment.

Capital and Assets, Jan., 1st, 1883, .... \$1,295,835 68 Income during year ending 31st Dec., '82 381 142 39

ANDREW ROBERTSON, Esq., Pres. HON. J. R. THIBAUDEAU, Vice-Pres. ABTHUR GAGNON, Sec.-Trees.

### ROYAL

#### INSURANCE COMP'Y OF ENGLAND

LIABILITY OF SHAREHOLDERS UNLIMITED. 

 CAPITAL,
 \$10 000,000

 FUNDS INVESTED,
 24 000,000

 ANNUAL INCOME, upwards of
 5,000,000

Investments in Canada for protection of Canadian Policyholders (chiefly with Government), exceed \$600,000.

Every description of property insured at moderate rates of premium.

Idfe Assurances granted in all the most approved forms.

Head Office for Canada—Royal Insurance Buildings Montresl.

JOHN MAUGHAN JOHN KAY. ABTHUR F. BANKS, County of York.

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Before Insuring your Life examine the very Attractive and Advantageous Plan of

# UNION MUTUAL

LIFE INSURANCE COMPANY OF PORTLAND, MAINE.

INCORPORATED IN 1848.

JOHN E. DEWITT, President

NICHOLAS DEGROOT, Asst.-Secretary. HENRY D. SMITH. Secretary.

Government Deposit at Ottawa, - - Assets, Dec. 31, 1889, - - -8130,000 00 \$6,279,379 77 Surplus over all Liabilities, (N. Y. Standard) 8700.911 29 Burplus over all Limitations, (N. 1. Sandualis, 1982). \$4,068,886 15 Dividends to Policy-holders, to 31st Dec., 1882, \$4,068,886 15 Total Payments to Policy-holders, - - - \$19,354,371 76 Total Payments to Policy-holders, -

This is the only Company that issues Policies giving the benefits of the Maine non-forfeiture law, and specifying in definite terms by its Policy Contract, that there can be no forfeiture of the insurance by non-Policy Contract, that there can be no forfeiture of the insurance by non-payment of premium after three annual premiums have been paid, until the value provided for is exhausted in extended insurance, and every policy issued, states in plain figures, the extended insurance; and cash value as the case may be (after the third year), according to the number of full annual premiums paid. NOT MERELY ESTIMATES BUT ACTUALLY GUARANTEED and after being in force THREE FULL YEARS the policy BECOMES INCONTESTABLE. Matured policies are payable at once without rebate of interest on receipt of satisfactory proofs of death, together with a valid discharge from proper parties in interest, the Company waving the usual delay of ninety days required by most Companies. most Companies.

The guaranteed extensions and each values do not include the Dividends which will accrue to the Policy.

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For further particulars apply to

R. H. MATSON, Supt. for Canada, 17 Toronto St.

#### FEDERAL THE

LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, Ont.

Capital Subscribed. Deposited with Dominion Government, 51.100

President: JAS. H. BEATTY, Esq.

Pice-Presidents: WILLIAM KERNS, Esq., M.P., ROBERT BARBER, Esq.
SHEPPARD HOMANS, Esq., Consulting Actuary.

This Company offers equitable plans of Life Insurance on favorable terms and issues NON-FORFETTABLE POLICIES, which, after payment of two full endowment or three life premiums, will, on default of any subsequent premium, be continued in force till the reserve is exhausted.

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Managing Director.

# **BRITISH AMER**

ASSURANCE COMPANY.

FIRE AND MARINE.

Cash Capital & Assets, \$1,194,879.07.

Incorporated 1888.

Head Office, Toronto, Ont.

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GOVERNOR, DEPUTY-GOVERNOR

Inexector. \_\_

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HON. WM. OAYLEY.
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GEORGE BOYD, Esq.
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#### LANCASHIRE LONDON FIRE

INSURANCE COMPANY.

MANAGER-CHAS. G. FOTHERGILL. SUB-MANAGER-J. B. MOFFATT.

Capital Fully Subscribed Assets, Cash, and Invested Funds
Deposited with Government of Canada, for the Protestion of Policy-holders in Canada ..... \$9,260.000 2,605,925

100,000 ALL LOSSES PAID AT HEAD OFFICE IN TORONTO, WITHOUT REFERENCE, TO ENGLAND.

Office-Mail Buildings, Toronto. F. A. BALL, ChieflAgt. for Canada.

Agent for Toronto -T. M. PRINGLE.