

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 indispensible 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 STANNES, Chairman,
 THOMAS CRAMP, 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.

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.P., Vice-President.
 JOHN L. BLAIKIE, Esq.,
 WILLIAM MC CABE, Managing Director.

MONTREAL OFFICE,
 185 ST. JAMES STREET.
CEO. 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., 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,
 180 ST. JAMES STREET.

EXTRACT FROM GOVERNMENT SUPERINTENDENT'S REPORT,
 FOR YEAR ENDING 31st DECEMBER, 1881.
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.	\$ cts.	%
Canada Life	4,588,955.65	4,137,203.56	326,752.09	7%
Citizens (Life)	156,564.03	136,070.60	20,493.43	13%
Confederation	879,054.47	643,138.81	185,915.66	21%
Mutual Life	181,334.17	142,227.60	39,106.57	22%
North American	88,763.47	26,632.83	62,130.64	70%
Ontario Mutual	337,101.65	309,606.50	27,495.15	8%
Sun	538,523.75	441,199.63	97,324.12	18%
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 those columns cannot be filled up. See its Fire Statement.
 ‡ Including liability, Accident Department, \$3,387.55.

Manager for the Province of Quebec, **J. K. MACDONALD,**
H. J. JOHNSTON, Montreal. Managing Director
 Manager for New Brunswick, **AUGUSTUS ALLISON,**
Major J. MACGREGOR GHANT, St. John. 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.