

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 laps.
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 ad-
justment of Losses are the prominent Features of this
Company.

CANADA BOARD OF DIRECTORS:
HON. HENRY STARNES, Chairman,
THOMAS CRAMP, Esq., Dep. Chairman.
THOROUGH HART, Esq., ANOUS 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. BADOLBY.
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 Juchim
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	39 55	28 67	24 23	300 51
30	21 70	77 22	43 66	32 79	27 68	318 96
35	25 16	87 37	49 55	37 32	31 51	333 92
40	29 58	99 14	56 45	42 75	36 36	345 76

WITHOUT PROFITS.

Age	Payments for Life.	5 Years.	10 Years.	15 Years.	20 Years.	Single Pym'ts.
25	15 47	59 17	33 35	25 54	21 43	273 78
30	18 17	66 83	37 77	29 00	24 40	308 06
35	21 63	75 63	42 88	33 02	27 89	348 43
40	25 85	85 78	48 85	37 81	32 15	394 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.

1878.....\$113,293.
1876.....\$289,202.
1879.....\$560,767.
1880.....\$676,366.
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.

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.