

Insurance.

**FIVE YEAR DIVIDEND POLICY**

BY THE

**NEW YORK LIFE**

**INSURANCE COMPANY.**

*The Contract Simplified.*

*Its Privileges Multiplied.*

1st.—A surrender value in paid-up insurance at any time after three years.

2nd.—A surrender value in cash at the end of any five-year period after issue.

3rd.—The accumulation of surplus during periods of five years, with distribution to all policies in force at the end of each five-year period.

4th.—A mortuary dividend of fifty per cent. of all premiums paid within the five-year period in which death occurs, and the payment of death-claims immediately upon the approval of proofs of death.

5th.—The removal of many restrictions upon occupation, residence and travel.

**DAVID BURKE,**  
GENERAL MANAGER FOR CANADA,  
MONTREAL.

Insurance.

**BRITISH EMPIRE**  
**MUTUAL LIFE**  
Assurance Co. of London, Eng.

**ESTABLISHED 1847.**

CANADIAN  
Head Office, - Montreal.

The Canadian Branch is under Canadian management, all its earnings, besides large sums from England, being invested in this country. Its Policies are issued here and its claims paid immediately on satisfactory proof of death.

APPLICATIONS FOR AGENCIES INVITED.

Accumulated Funds, over, \$5,000,000  
Annual Income, . . . . . 1,000,000  
Canadian Investments, . . . 600,000  
Claims and Bonuses paid, 10,000,000  
Canadian Deposit, . . . . . 100,000

**F. STANCLIFFE,**  
GENERAL MANAGER.  
CHIEF INSPECTOR.  
**DAVID DOWNS,**  
J. FRITH JEFFERS,  
Manager Western Ontario.  
LONDON, ONT.  
**E. HALLAMORE, Inspector,**  
Maritime Provinces.

Insurance.

**GLASGOW & LONDON**  
**Insurance Company.**

NORTH AMERICAN BRANCH,  
HEAD OFFICE:  
Cor. Notre Dame and St. Helen Streets.  
MONTREAL.

DIRECTORS:  
W. H. HUTTON, Esq., (James Hutton & Co., Montreal),  
Chairman.  
D. GIROUARD, M.P., Q.C., Montreal.  
LARRATT W. SMITH, D.C.L., Pres. Building and Loan  
Association, Toronto.  
ROBT. C. JAMIESON, Esq., Montreal.  
S. NORDHEIMER, Esq., Pres. Federal Bank, Toronto.

**STEWART BROWN,**  
MANAGER:  
CHIEF-INSPECTOR:  
**J. T. VINCENT.**

INSPECTORS:  
**C. GELINAS, A. D. C. VAN WART,**  
MONTREAL AGENTS:  
**G. DAVELUY, ADOL. ROBILLARD,**  
**O. LECOURS.**

Every description of Fire Insurances effected at lowest rates.

**LONDON & LANGASHIRE**  
Life Assurance Co., of London, England,  
**LIFE INSURANCE EXCLUSIVELY.**

CANADIAN INVESTMENTS Exceed \$300,000  
AND INCREASING YEARLY.

*Low Rates of Premium.*

HEAD OFFICE FOR CANADA.,  
**157 ST. JAMES ST.**  
MONTREAL.  
WILLIAM ROBERTSON, General Manager.

**WESTERN**  
**ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,743,640 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,  
190 ST. JAMES STREET.

**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,  
**157 ST. JAMES ST.,**  
MONTREAL.  
WILLIAM ROBERTSON General Manager.

**Confederation Life Asscn.**

The SECURITY offered to Policyholders is UNSURPASSED by any Company doing business in the Dominion.

Its PROGRESS HAS BEEN UNEXAMPLED in the history of Insurance in Canada.

Its policies are INDISPUTABLE after three years and NON-FORFEITABLE after two years.

Its PROFITS ARE DISTRIBUTED upon an equitable basis, resulting in very much larger returns to "Ten payment life" and "Endowment" Policyholders than under the Uniform Bonus plan pursued by some Companies.

Intending insurers will find it for their interest to EXAMINE CAREFULLY its system and terms before insuring elsewhere.

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