

Incorporated  
A. D. 1874.**CANADA**Charter  
Perpetual.**FIRE & MARINE  
Insurance Company.**

HEAD

OFFICE,

*Hamilton,**Ontario.*

**Capital, \$1,000,000 fully Subscribed.**  
**Deposited with Dominion Government, \$50,000.**

PRESIDENT—J. WINER, Esq., (of Messrs. J. Winer & Co.) Merchant.  
 VICE-PRESIDENTS—GEORGE ROACH, Esq., Mayor City of Hamilton.  
 D. THOMPSON, Esq., M. P., Co. of Haldimand.  
 MANAGER AND SECRETARY—CHARLES D. CORY.

**BRANCH OFFICES:**

Montreal—No. 329 Notre Dame Street.—SIMPSON & BETHUNE  
 General Agents.  
 Halifax, N. S.—No. 22 Prince Street.—CAPT. C. J. P. CLARKSON,  
 General Agent.  
 St. John, N. B.—No. 51 Princess St.—IRA CORNWALL, JR., General  
 Agent.  
 Manitoba Agency—Winnipeg.—ROBT. STRANG.

**CONFEDERATION  
LIFE ASSOCIATION.****Head Office—Temple Chambers, Toronto.****PRESIDENT.**

HON. W. P. HOWLAND, C.B.

**VICE-PRESIDENTS.**

HON. WM. McMASTER. WM. ELLIOT, ESQ.

The recent failure of Two Life Insurance Com-  
 panies in the State of New York,

And the attention which the leading press of the United States and Canada have  
 given to the subject of Life Insurance, have very naturally caused policy holders and  
 intending insurers much anxiety as to the safety of the provision sought to be made  
 and led them to ask the question, "What will render Life Insurance Companies  
 safe beyond all doubt?"

The question is proper and all important. The following will be a good answer:

- 1st. By adopting a Table of Mortality, which has been  
 proved by experience to be correct, and consequently  
 safe.
- 2nd. By using a rate of interest sufficiently low to be cer-  
 tain of attainment during the many years covered by  
 an insurance contract, and to compensate for any loss  
 by bad investments or otherwise.
- 3rd. By ANNUAL VALUATIONS instead of only every  
 FIVE or SEVEN years, and Annual Balance Sheets.
- 4th. This to be done under thorough governmental super-  
 vision by Statutory enactment, and an Insurance  
 Superintendent.

The Confederation Life Association is the only Canadian Company that has fur-  
 nished to the public these three conditions of safety, while the Board of Directors, by  
 Memorial presented to the Minister Finance, and by personal representation sought  
 to bring about the fourth.

**J. K. MACDONALD, Managing Director.****CANADA LIFE ASSURANCE CO.**

The popularity and success which have attended the

**"MINIMUM" SYSTEM,**

Adopted last year, have induced the Company to apply it to assurances  
 requiring only a limited and definite number of yearly premiums, and  
 it will be found that the

**CANADA LIFE**

Is thereby enabled to offer assurances with premiums for a fixed and  
 limited number of years, in many cases lower even than are required by  
 other companies during the whole of life.

The following are examples of the premiums payable during the num-  
 ber of years stated for assurances of each \$1,000, WITH PROFITS,  
 upon the system referred to:

**PREMIUMS PAYABLE ANNUALLY DURING:**

AGE.	10 YEARS.	15 YEARS.	20 YEARS.
21	\$23 40	\$18 20	\$15 90
25	26 60	20 70	18 10
30	31 20	24 30	21 30
35	35 90	28 20	24 60
40	42 50	33 30	29 10
45	48 90	38 40	
50	58 30		

The above table, and a full explanation of the "Minimum" sys-  
 tem, are published and may be had upon application.

**A. G. RAMSAY, Managing Director.****R. HILLS, Secretary.**

General Agent for Province of Quebec, R. POWNALL, Canada Life  
 Buildings, 182 St. James Street, Montreal.

J. W. MARLING, Halifax, General Agent for Maritime Provinces.

AGENT IN TORONTO—J. D. HENDERSON.

Canada Life Buildings, 46 King Street West.

**WESTERN  
ASSURANCE COMPANY.****INCORPORATED 1851.**

**CAPITAL,** . . . . . **\$800,000.**  
 With power to increase to \$1,000,000.

**FIRE AND MARINE.****HEAD OFFICE: TORONTO, ONT.****President.**

HON. JOHN McMURRICH.

**Vice-President.**

CHARLES MAGRATH.

**Directors.**

JAMES MICHIE, Esq.  
 JOHN FISKIN, Esq.  
 A. M. SMITH, Esq.

NOAH BARNHART, Esq.  
 ROBERT BEATY, Esq.  
 WM. GOODERHAM, JR., Esq.

**BERNARD HALDAN, Managing Director.****FRED'K G. C. LOVELACE, Secretary.****J. J. KENNY, Fire Inspector.****JAMES PRINGLE, General Agent.****Marine Inspector.**

**Insurances effected at the lowest current rates on Buildings,**  
 Merchandise, and other property, against loss or damage by fire.

On Hull, Cargo, and Freight against the perils of Inland Navigation

On Cargo Risks with the Maritime Provinces by sail or steam.

On Carriages by steamers to British Ports.