

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 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 adjustment of Losses are the prominent Features of this Company.

CANADA BOARD OF DIRECTORS:
HON. HENRY STARNES, 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., Vice-Pres's.
JOHN L. BLAIR, Esq.,
WILLIAM McCABE, Managing Director.

MONTREAL OFFICE,

185 ST. JAMES STREET.

GEO. 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.

**THE STANDARD
FIRE INSURANCE CO.**

Head Office, - - - HAMILTON, ONT.

**GOVERNMENT DEPOSIT,
\$25,000.**

This Company has the largest Government Deposit of any purely Provincial Company.

PRESIDENT—JOHN BAIRD, Esq., St. Thomas.
VICE-PRESIDENT—JAMES MIGHT, M.D.,
Port Hope.

ADJUSTER—R. H. JARVIS.

Secretary-Treasurer—H. THEO. CRAWFORD.

JOHN FULTON, Manager. Montreal Branch.

Mutual Marriage Aid Association of Canada,

Head Office, - - - Hamilton, Ont.,

INCORPORATED 1881,

Unquestionably the most popular institution of the day; and why? Because, at

COMPARATIVELY SMALL COST,

Provision is made for from \$100 to \$5,000 at Marriage.

Issue during past year, over - - - \$2,000,000.

Benefits paid 1883 to date, - - - - \$70,000.

Our New Division B. offers inducements to all Classes. Among its advantages are Low Membership Fee Small Annual Dues, Premiums of only \$2.00 per month, Endowment of Certificate in ten years if not married, 15 days Grace before Cancellation, Extremely Low Cost of Carrying Certificate, High Rate of Benefit received, undoubted Security.

For all Information, address

AGENTS WANTED,

WALTER B. WEBBER,
Sec'y, Hamilton, Ont.

**ROYAL INSURANCE CO'Y.
OF LIVERPOOL AND LONDON.**

FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL - - - - - \$26,000,000
FUNDS INVESTED - - - - - 21,000,000
Investments in Canada for sole protection of
Canadian Policy-holders - - - - - 700,000

HEAD OFFICE FOR CANADA—MONTREAL.

Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms.

— CHIEF AGENTS: —

M. H. GAULT, | W. TATLEY.

PROVIDENT MUTUAL ASSOCIATION of CANADA.

Incorporated by the Con. Stat. of Can., chap. 71 and amendments.

\$5,000 deposited in trust with Provincial Government,
Nov. 20, 1883.

BOARD OF DIRECTORS.

President:—A. L. de Martigny, Esq., Cashier Jacques Cartier Bank. Vice-Presidents:—Hon. W. W. Lynch M.P., B. Globensky, Esq. Directors:—L. H. Massue, Esq., M.P., J. L. Cassidy, Esq., merchant, J. McEntyre, Esq., merchant, M. Babcock, Esq., manufacturer. John L. Harris, Esq., Merchant N.B.
Medical Director:—J. J. Guerin, Esq., M.D., Legal Adviser:—Hon. Alex. Lacoste, Q.C., M.L.C.

ARTHUR CAGNON, Sec-Treas. JOHN HOPPER, Gen. Agt.

SECTION II. Assembly Bill 189, passed March 30th, 1885. "The Provident Mutual Association of Canada shall be deemed to be an Association duly formed under the said chapter 71 of the Consolidated Statutes of Canada."
Reserve fund to be invested in Dominion Bonds and deposited in trust with the Provincial Treasurer.

GENERAL OFFICE:—162 ST. JAMES STREET, MONTREAL, P. Q.