

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 Companies 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 certain 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 supervision by Statutory enactment, and an Insurance Superintendent.

The Confederation Life Association is the only Canadian Company that has furnished 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 number 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" system, are published and may be had upon application.

**A. C. 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. NOAH BARNHART, Esq.  
JOHN FISKIN, Esq. ROBERT BEATY, Esq.  
A. M. SMITH, 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 Cargoes by steamers to British Ports.