

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:
G. GELINAS. A. D. C. VAN WART.
 MONTREAL AGENTS:
G. DAVELUY. ADOL. ROBILLARD.
O. LECOURE.
 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.

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.

WESTERN
ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,746,640 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.

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,
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.