Insurance.

#### IFE Vork

### INSURANCE CO'Y.

Batablished 1845.

Year Ending Dec. 31st, 1885.

Cash Assets...... 66,364,321 Cash Income...... 16,121,172 New Policies Issued.......68,521,452 Total Policies in force....259,674,509 Cash Surplus over all Liabilities (according to standards of New York and 

# DAVID BURKE.

GENERAL MANAGER FOR CANADA.

OFFICES:

Union Bank Building, Montreal, Mail Building, Toronto.

Insurance.

# Employers' Liability

ASSURANCE CORPORATION [LIMITED],

OF LONDON, ENGLAND.

Capitai......\$5,000,000 Fully Subscribed...... 2,500,000 Paid-Up ..... 500,000 Canadian Cov't Deposit.

HEAD OFFICE FOR CANADA:

British Empire Building, Montreal. F. STANCLIFFE, Manager. TRANSACTS.

Fidelity Guarantees, Accidents of all kinds. Joint Assurances, Employers' Liability.

Policies are issued in this Department to cover all Employers' risks under the Employers' Liability Act - which came in force throughout Ontario July 1st, 1886-at a premium of so much per cent. on the wages paid

Rates on application to Head Office.

Active Agents desirous of representing this Company, either in cities or towns, or in districts that may be arranged, can apply at once to the Manager.

> F. STANCLIFFE, British Empire Building, Montreal,

Insurance.

# **GLASGOW & LONDON**

Insurance Company.

NORTH AMERICAN BRANCH, HEAD OFFICE:

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LARRATT W. SHITH, D.C.L., President Building and Loan Association, Toronto.

ROBY. C. JAMIESON, Hoq., Montreal.

S. Nordheimer, Esq., President Federal Bank, Toronto.

#### MANAGER! STEWART BROWN.

CRIEF-INSPECTOR: J. T. VINCENT.

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A. D. O. VAN WART.

MONTREAL AGENTS: ADOL. ROBILLARD, G. DAVELUY, O. LECOURS.

Every description of Fire Insurances effected at lowest rates

# WESTERN

#### ASSURANCE COMPANY.

FIRE and MARINE.

Incorporated 1851.

Capital and Assets

\$1,746,640 82

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 Association.

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 twoyears.

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 OAREFULLY its system and terms before insuring elsewhere.

Manager for the Province of Quebec, H. J. JOHNSTON, Montreal.

Manager for New Brunswick. Major L. MACGREGOR GRANT, St. John. J. K. MACDONALD, Managing Director.

Managor for Nova Scotia,

# \_ONDON AND **L**ANCASHIRE

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 STREET—157 MONTREAL

WILLIAM ROBERTSON, General Manager.

(LIMITEID)

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

MONTREAL

AUGUSTUS ALLISON, Hallfax, WILLIAM ROBERTSON, General Manager.