

**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 - \$300,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent Features of this Company.

CANADA BOARD OF DIRECTORS :  
HON. HENRY STARRS, 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.

**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.**

**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.

**SUCCESS OF HOME LIFE COMPANIES.**  
Abstract from Government Returns for year 1882.

CLASS OF COMPANIES.	NUMBER OF NEW POLICIES ISSUED IN 1882.	AMOUNT OF NEW POLICIES ISSUED IN 1882.
CANADIAN.....	7,542	\$12,198,045
BRITISH.....	1,284	2,833,250
AMERICAN.....	3,665	5,423,960

Nothing can show in a more striking manner than the above figures the high appreciation by the public of Canadian Life Insurance Companies.

**THE CONFEDERATION LIFE ASSOCIATION** already stands second highest of its class, and owing to its very satisfactory profit returns, more especially under the "Ten payment" and "Endowment" plans, in respect of which it is unsurpassed, it is rapidly advancing to the front. Intending insurers will therefore find it to their advantage to examine carefully its rates 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.**

**LONDON & LANCASHIRE**  
**LIFE ASSURANCE CO.**

*LIFE INSURANCE EXCLUSIVELY.*

CANADIAN INVESTMENTS Exceed \$300 000  
AND INCREASING YEARLY.

*Low Rates of Premium.*

HEAD OFFICE FOR CANADA,  
**217 ST. JAMES ST.**  
**MONTREAL.**

WILLIAM ROBERTSON, General Manager.

**THE 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,*  
**217 ST. JAMES ST.,**  
**MONTREAL.**  
WILLIAM ROBERTSON, General Manager.