

## 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 STARNES, Chairman,  
THOMAS CRAMP, Esq., Dep.-Chairman.  
THEODORE HART, Esq. ANGUS C. HOOVER, Esq.  
EDWARD J. BARBEAU, Esq.

**G. F. C. SMITH, Resident Secretary**

Medical Referee—D. C. MACCULLUM, Esq., M.D.

Standing Counsel—THE HON. WM. BADGLEY.

Agencies Established Throughout Canada.

HEAD OFFICE, CANADA BRANCH,  
MONTREAL.

## THE NORTH AMERICAN LIFE INS. CO.,

(Incorporated by Dominion Parliament.)

Guarantee Fund.....\$100,000.

Deposited with Government....\$50,000.

Head Office—23 Toronto St., Toronto.

HON. ALEX. MACKENZIE, M.P., President.

HON. ALEX. MORRIS, M.P., Vice-President.

WM. MCCABE, F.I.A., Managing Director.

In Mutual Branch all Profits Accrue to the Assured, to whom they legitimately belong, being the only plan which gives insurance at net cost.

Industrial Insurance Adapted to all Classes.

From the poorest to the richest, from the child to the Man of 60.

DAVID SMITH, Box 575, Residence, 76 Joachim Street, Agent, Quebec.

THOMAS SIMPSON, Manager Prov. Que.,

Montreal Office, 185 St. James St.,  
[Next door to St. James Street Methodist Church]

## Insurance.

# LION

Life Insurance Co.'y  
Of London, England.

Subscribed Capital, . . . \$4,600,000

Paid up " . . . 920,000

Government Deposits, . . . 150,000

Claims paid immediately on proof of death.

All earnings of this branch invested in Canada.

## FREE POLICIES,

## FAIR RATES,

## LIBERAL CONDITIONS.

Intending-assurers are requested to examine the favorable terms offered by this Company, and to note the absolute security offered to its Policy Holders.

General Agents and Agents wanted in unoccupied districts.

HEAD OFFICE,

MONTREAL,

**F. STANCLIFFE, General Manager.**

## WESTERN ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,680,785 96

Income for Year ending 31st Dec., 1880..... \$1,680,785 96

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRICH, Pres. J. J. KENNY, Man'g. Dir.  
JAS. BOOMER, Secretary.

J. H. ROUTH & CO., Managers, Montreal Branch,  
190 ST. JAMES STREET.

## INSURE WITH The Confederation Life Association

Before 31st December next, in order  
to secure

## FIVE YEARS PROFITS

At next Quinquennial Division,  
31st December, 1886.

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.

## THE FIRE Insurance Association

(LIMITED)

OF LONDON, ENGLAND.

Capital - - - \$5,000,000.

Reserve Fund, \$450,000

Government Deposit, \$100,000

Every Description of Property Insured  
at Lowest Rates.

Canada Branch, Head Office:

**No. 217 St. James Street,  
MONTREAL.**

**WILLIAM ROBERTSON, General Manager.**

Active and Reliable Agents wanted throughout the Dominion.