

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 \$900,000
 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 GRANT, 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.

TELEPHONIC
 Canada Head Office:
 89 St. Francois Xavier St.,
 MONTREAL.
 Toronto Office:
 9 Victoria Street.
COMMUNICATION.

H E H O L A S O W
 & L O N D O N
 W A N T E D
 A G E N T S
 H O N A D R O Z N

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 Ass'ts.....\$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. BOONER, 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.....	7,512	\$12,198,045
BRITISH.....	1,254	2,833,250
AMERICAN.....	2,665	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.