

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. HOOPER, Esq.,
EDWARD J. BARBEAU, Esq.

G. F. C. SMITH, Resident Secretary

Medical Referee—D. C. MACGILLUM, Esq., M.D.
Standing Counsel—THE HON. WM. BADLEY.

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.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 875, Residence, 76 Jonachim
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,
180 ST. JAMES STREET.

Extract from Government Superintendent's Report for year ending 31st December, 1881.
Canadian Life Companies—Assets and Liabilities.

COMPANY.	Assets.	Liabilities including Reserve but not Capital Stock.	Surplus of Assets over Liabilities and Capital Stock.	Percentage of Surplus of Assets over Liabilities and Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	
Canada Life.....	4,588,055 05	4,137,203 56	326,752 09	8
Citizens (Life Depd).....	156,534 03	136,070 60	*	
Confederation.....	879,054 47	613,138 81	185,915 66	28½
Mutual Life.....	184,334 17	142,227 60
North American.....	88,763 47	28,832 83	2,430 64	8½
Ontario Mutual.....	337,101 65	309,606 50	27,495 15	9
Sun.....	738,523 75	1411,199 68	61,824 07	15½
Toronto.....	67,431 60	29,921 79	7,647 36	25½

* The capital in this company is also liable for its other departments, so that these columns cannot be filled up. See its Fire Statement.

† Including liability, Accident Department, \$3,887.35.

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.