

THE STANDARD LIFE

ASSURANCE COMPANY.

ESTABLISHED 1825.

HEAD OFFICES:

EDINBURGH, - - - Scotland.
MONTREAL. - - - Canada.

TOTAL RISKS, [over] \$100,000,000
ACCUMULATED FUNDS, 29,500,000
ANNUAL INCOME, 4,000,000

or over \$10,000 a day.
CLAIMS PAID IN CANADA, 1,400,000
INVESTMENTS IN CANADA, 1,700,000

Total Amount paid in Claims during the last 3 years over FIFTEEN MILLION DOLLARS, or about \$5,000 a day.

CLAIMS settled in Montreal, giving to this Company all the advantages of a local office, with the benefits of an extended business and connection otherwise.

FIXED SURRENDER VALUES.—See report submitted to Annual General Meeting of the Company, held 26th of April, 1870.

LOANS ADVANCED on Mortgage of Policies to the extent of the office value.

W. M. RAMSAY,
Manager for Canada.

Montreal, January 25, 1883. 4-1r

THE LIVERPOOL & LONDON & GLOBE Insurance Company.

CANADA BOARD OF DIRECTORS

The Hon. H. Y. STARNES, Chairman.
THOS. CRAMP, Esq., Deputy Chairman.
THEODORE HART, Esq.
ANGUS C. HOOPER, Esq.
EDMOND J. BARBEAU, Esq.

CAPITAL, \$10,000,000
AMOUNT INVESTED IN CANADA, 900,000
TOTAL INVESTMENTS, 31,000,000

Mercantile Risks accepted at the lowest current rates.
Dwelling Houses and Farm Properties insured at reduced rates.

G. F. C. SMITH,
Chief Agent for the Dominion

Glasgow AND London

INSURANCE COMPANY,
OF GREAT BRITAIN.

AUTHORIZED CAPITAL, \$2,500,000
GOVERNMENT DEPOSIT, 100,000
INCOME, Year 1883 4, 1,600,000

Head Office for Canada:

89 St. Francois Xavier St., Montreal.

JOINT MANAGERS:

L. BOND. STEWART BROWNE.

The Royal Canadian (FIRE AND MARINE) INSURANCE CO.

President

ANDREW ROBERTSON.

Vice-President:

HON. J. R. THIBAudeau

ARTHUR GAGNON,

Secretary.

HEAD OFFICE:

120 ST. JAMES ST. MONTREAL.

CANADA

Life Assurance Company.

Established 1847.

DIVISION OF PROFITS, 1885.

READ AND COMPARE.

EXTINCTION OF FUTURE PREMIUMS,

Have effected this, even on ordinary Life Policies
IN 16 YEARS

And upwards, according to age and entry.

When the premiums become extinguished, the profits will be paid in cash to the Policy-holder after each succeeding division.

A. G. RAMSAY, President.

R. HILLS, Secy.

J. W. MARLING, Manager Prov. of Quebec, 180 St. James Street, Montreal.

JAMES AKIN,

P. LaFERRIERE,

District Agent:

Inspector.

QUEBEC AGENCY:—133 St. Peter Street. G. V. H. BOUCHARD, Agent.

NORTH AMERICAN LIFE ASSURANCE CO

(Incorporated by Special Act of Dominion Parliament.)

Head Office, 23 Toronto Street, Toronto.

FULL GOVERNMENT DEPOSIT.

HON. ALEX. MACKENZIE, M.P.,
Ex-Prime Minister of Canada, President,

HON. ALEX. MORRIS, M.P.P.,
Ex-Lieut.-Gov. of Manitoba, Vice-President.

WM. McCABE, F. I. A., Eng.,
Managing Director.

JOHN L. BLAIRIE,
Pres. Can. Landed Credit Co., Vice-President.

The special features of this Company are its Tontine Investment and Semi-Tontine Investment Policy, and its Commercial Endowment Policy. It also issues annuities and all forms of Life Policies.

The first two secure a large return for the money invested, while the latter yields maximum insurance for minimum outlay.

By the last the great protection of life insurance is furnished for payments called for only as deaths occur.

Pay as you go, and get what you pay for, as in fire insurance. This plan places reliable life insurance within the reach of the masses at an estimated cost of about 50 per cent. of the lowest ordinary life rates.

It is the best plan for those who want insurance only, and easiest for Agents to work.

AGENTS WANTED IN ALL UNREPRESENTED PLACES. Full particulars furnished on application to the Company.

OPINIONS OF EMINENT CONSULTING ACTUARIES.

MR. WILLIAM McCABE, F. I. A., Eng.
Managing Director, North America Life.

Boston, Mass., August 31, 1883

DEAR SIR,—The paper you have submitted and explained to me, entitled "Commercial Endowment Insurance by Graduated Mortuary Payments and Deposits," sets forth a plan of Life Insurance which I have no hesitation in saying will serve a large class of insurers better than the usual plan which requires larger payments.

These "Graduated Mortuary Payments and Deposits" are quite sufficient for the safety of the Company, and well adapted to secure its cohesion and stability.

ELIZUR WRIGHT, Consulting Actuary.

WILLIAM McCABE, Esq., F. I. A.

New York, August 13, 1883.

Managing Director, North American Life Assurance Company.

DEAR SIR,—I have carefully examined your new plan of "Commercial Endowment" Insurance. The Mortuary payments to provide for the sum assured at death are sufficient for the purpose, and are properly graduated according to the increasing age of insurers, being computed upon the Standard Tables used by Life Assurance Companies. The Deposits required, together with part of the Mortuary Payments, will be adequate to provide for the payment of the Pure Endowment stated, at the end of twenty years.

The plan is a happy combination of the Natural Premium System with the Pure Endowment feature which guarantees a definite sum of Insurance and yields to the insured a good return for his money, while it secures the cohesion and stability of the Company. It is well adapted to supply the wants of many persons, who are unable to meet the heavy expense required to maintain a policy upon the ordinary plan. It is an ENTIRELY SAFE PLAN, granted and guaranteed by an established and reliable Company.

LUCIUS McADAM, Consulting Actuary.

MONTREAL LOCAL DIRECTORS:

HON. D. A. MACDONALD, Ex-Lieut.-Governor of Ontario.
HON. J. R. THIBAudeau, Senator.
ANDREW ROBERTSON, Esq., President Montreal Harbor Trust.
HON. H. MERCIER, M.P.P., Ex-Sol. General.
JOHN McCOUGALL, Esq., Manufacturer.
A. DESJARDIN, Esq., M.P., President Jacques-Cartier Bank.
THOMAS WHITE, Esq., M.P.
W. H. HINGSTON, Esq., M.D.
E. P. LACHAPPELLE, Esq., M.D., Prof. Laval University.

CHARLES AULT, M.D.,
Manager Province of Quebec.

MONTREAL OFFICE;

185 ST. JAMES STREET,

BRITISH AMERICA

Assurance Company.

FIRE AND MARINE.

Cash Capital and Assets, \$1,194,879.07.

INCORPORATED, 1883.

Head Office, - - - Toronto, Ontario.

Board of Directors:

Governor:—JOHN MORISON, Esq.

Deputy-Governor:—H. R. FORBES, Esq.

Hon. Wm. Cayley, John Y. Reid, Esq.

H. S. Northrop, Esq., John Lays, Esq.

George Boyd, Esq., Henry Taylor, Esq.

J. M. Kinghorn, Esq.

Inspector, - - - ROBERT McLEAN.

SILAS P. WOOD,

Secretary.

CANADA PERMANENT LOAN & SAVINGS CO.

Incorporated, A.D. 1855.

Subscribed Capital, \$3,000,000
Paid up Capital, 2,200,000
Reserve Fund, 1,100,000
Total Assets, 7,000,000

OFFICE:

Company's Buildings, Toronto St., Toronto.

DEPOSITS RECEIVED at Current Rates of interest, paid or compounded half-yearly.

DEBENTURES ISSUED in Currency or Sterling, with Interest Coupons attached, payable in Canada or in England. Executors and Trustees are authorized by law to invest in the Debentures of this Company.

MONEY ADVANCED on Real Estate securities at current rates and on favorable conditions as to repayment.

MORTGAGES & MUNICIPAL DEBENTURES PURCHASED.

J. HERBERT MASON,
Manager.

EASTERN TOWNSHIPS BANK.

DIVIDEND No. 50.

NOTICE IS HEREBY GIVEN THAT A DIVIDEND OF

Three and One-Half Per Cent.

upon the paid-up Capital Stock of this Bank has been declared for the current half-year, and that the same will be payable at the Head office and Branches, on and after

Friday, 2nd day of January Next.

The Transfer Books will be closed from the 15th to the 31st December next, both days inclusive.

By order of the Board.

WM. FARWELL,

General Manager.

Sherbrooke, 4th December, 1883. 503w

H. J. BEEMER,

CONTRACTOR FOR BUILDING

RAILWAYS,
CANALS,
BRIDGES,

BUILDINGS, &c., &c.,

— ALSO —

Steam Dredging and Sub-Marine Works.

Office for the Montreal Extension of the CANADIAN PACIFIC RAILWAY,

COR. BARCLAY & WATER STS.
MONTREAL.