Insurance

WHAT THE PUBLIC-WANT.

## PRIVILECES, 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. \$30,500,000

Funds Invested in Canada - \$300,000

Security, Prompt Payment and Liberality in the ac-istment of Losses are the prominent Features of this lomuany.

CANADA BOARD OF DIRECTORS:

HON. HENRY STARNES, Chairman,
TROMAS CRAMP, ESq., Dep. Chairman.
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G.F.C. SMITH, Resident Secretary Medical Referee-D. C. MAGGALLUM, 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. MAGKENZIE, M.P., President, Hon. ALEX. MORRIS, M.P.P., Vice-President, Wx. 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 Joachim Street, Agent, Quebec. THOMAS SIMPSON, Manager Prov. Que., Montreal Office, 185 St. James St., Next door to St. James Street Methodist Church.

Insurance.

# ON

Life Insurance Co.'v Of London, England.

Subscribed Capital, . . . \$4,600,000 66 Paid un 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 te note the absolute security offered to its Policy Hold-

General Agents and Agents wanted in unocoupied

HEAD OFFICE.

MONTREAL,

F. STANCLIFFE, General Manager.

## WESTERN

ASSURANCE COMPANY.

FIRE & MARINE.

Incorporated 1851.

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

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRICH, Prest. J. J. KENNY, Man'g. Dir. JAS. BOOMER, Sceretary.

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

#### INSURE WITH

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.

Walor 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.