

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 GRAMP, 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.

Insurance.

**NORTH AMERICAN**  
**LIFE INSURANCE COMPANY**  
Head Office, - - - - Toronto.

HON. ALEX. MACKENZIE, M.P., President.  
HON. ALEX. MORRIS, M.P., } Vice-Pres's  
JOHN L. BLAIR, Esq. }  
WILLIAM McCABE, Managing Director.

HAMILTON, MARCH 3, 1883.

GENTLEMEN.—We hereby acknowledge the receipt of the sum of Fifteen Thousand Dollars, being in full payment of policy No. 1,115, on the life of the late Charles E. Freeman, Barrister of this city, accidentally drowned in Burlington Bay, on the 15th of February. This prompt payment, without rebate, speaks volumes for the integrity and business management of your Company, the more so that the deceased had only been recently insured, and had merely given his note on one of the Company's forms for the premium, which falls due to-day.

We specially desire to commend the Company for its promptness in this case, as the claim papers were only sent in to you two days ago.

ANDREW RUTHERFORD, } Executors of the last  
CLARENCE FREEMAN, } will of CHAS. E.  
F. FREEMAN, } FREEMAN, deceased.

Insurance.

**BRITISH EMPIRE**  
**MUTUAL LIFE**  
Assurance Co. of London, Eng.

ESTABLISHED 1847.

CANADA BRANCH,

Head Office, - Montreal,  
Thirty-Six years business experience.  
Prominent Object.—Sound life insurance.  
Results.—Over \$6,000,000 paid in claims. 3000 families benefited.  
Bonuses every three years.

Accumulated Funds . . \$4,500,000  
Annual Income, nearly . . 800,000  
Canadian Investments, nearly 400,000  
Claims and Bonuses, nearly 8,000,000

**F. STANCLIFFE,**  
**GENERAL MANAGER.**

**WESTERN**  
**ASSURANCE COMPANY.**  
FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$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. BOOMER, Secretary**  
**J. H. ROUTH & Co., Managers, Montreal Branch.**  
190 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 Surpl's of As's over Liab's & Capital Stock.
	\$	cts.	\$	cts.	\$	cts.	
Canada Life .....	4,588,355.05		4,137,203.56		326,762.09		*8
Citizens (Life) ....	156,584.03		136,070.00		19,514.03		12½
Confederation Mutual Life .....	\$79,054.47		643,138.81		185,915.66		28½
North American .....	184,334.17		142,227.60		42,106.57		23
Ontario Mutual .....	\$8,763.47		28,532.83		2,430.64		8½
Sun .....	337,101.65		309,606.50		27,495.15		9
Toronto .....	538,523.75		441,199.68		64,824.07		15½
	67,431.50		29,921.79		7,647.36		25½

\* It may be stated that this Company's percentage for preceding year before the distribution of profits was about 24 per cent.  
† 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, \$3,387.35.

Manager for the Province of Quebec, **J. K. MACDONALD,**  
**H. J. JOHNSTON, Montreal.** Managing Director  
Manager for New Brunswick, **Major J. MACGREGOR GRANT,**  
St. John. **AUGUSTUS ALLISON,**  
Halifax. Manager for Nova Scotia.

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.