

## 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,  
THODORE 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. BADSLAY.

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 Joachim

Street, Agent, Quebec.

THOMAS SIMPSON, Manager Prov. Que.,

Montreal Office, 185 St. James St.,

Next door to St. James Street Methodist Church.



## Intercolonial Railway

1882. Winter Arrangement. 1882-3.  
Commencing 4th Dec., 1882,

THROUGH EXPRESS PASSENGER TRAINS  
run DAILY (Sunday excepted) as follows:

Leave Point Levi.....	8.10 a.m.
Arrive Riviere du Loup.....	12.55 p.m.
" Trois Pictoules.....	2.05 "
" Rimouski.....	3.49 "
" Campbellton.....	8.35 "
" Dalhousie.....	9.15 "
" Bathurst.....	11.17 "
" Newcastle.....	12.52 a.m.
" Moncton.....	4.00 "
" St. John.....	7.30 "
" Halifax.....	12.40 p.m.

This Train connects at Chaudiere Curve with the Grand Trunk Train leaving Montreal at 10 p.m.

The trains to Halifax and St. John run through to their destination on Sunday.

The trains leaving Halifax at 2.45 p.m. and St. John at 7.25 p.m., and which reach Montreal at 6.05 a.m., by connecting at Chaudiere Curve with the Grand Trunk train at 9.20 p.m., remain at Campbellton over Sunday.

The Pullman Car leaving Montreal on Monday, Wednesday and Friday runs through to Halifax, and the one leaving on Tuesday, Thursday and Saturday to St. John.

For Tickets and all information in regard to Passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON,

Eastern Freight and Passenger Agent,

186 St. James Street,

(Opposite St. Lawrence Hall),

Montreal.

D. POTTINGER, Chief Superintendent.

Moncton, N.B., 28th November, 1882.

## 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, Prest. J. J. KENNY, Man'g. 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 S'pl's of As'ts over Liab's & Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	%
Canada Life .....	4,588,055.65	4,137,203.66	326,752.09	48
Citizens (Life) .....	166,684.03	136,070.60	30,613.43	18
Confederation .....	\$79,054.47	643,138.81	185,915.66	28
Mutual Life .....	184,334.17	132,227.60	52,106.57	28
North American .....	88,763.47	28,032.83	2,430.64	8
Ontario Mutual .....	337,101.65	309,606.60	27,495.05	9
Sun .....	538,628.75	441,199.63	64,824.07	16
Toronto .....	67,431.60	20,821.79	7,617.30	25

\*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,

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.