

## 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.

**B. MACAULAY, Manager.**

## Insurance.

## LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

LIFE AND FIRE.

Invested Funds - \$30,500,000  
Funds Invested in Canada - \$100,000  
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.

## 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, 187 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 Hold-  
ers.

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't. J. J. KENNY, Man'g. Dir.  
JAS. BOOMEK, 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 Re- serve but not Capital Stock.	Surplus of Assets over Liabilities and Capital Stock.	Percentage of Surplus of As- sets over Li- abilities and Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	
Canada Life.....	4,588,955 65	4,137,203 56	326,752 09	8
Citizens (Life Dept.)	156,584 03	136,970 60	*	
Confederation..	879,054 47	643,138 81	185,915 66	28½
Mutual Life.....	184,334 17	142,227 60	.....	
North American....	88,763 47	25,532 83	2,430 64	8½
Ontario Mutual....	337,191 85	309,898 50	27,293 35	9
Sun.....	235,723 75	141,199 63	64,524 07	15½
Toronto.....	67,431 50	29,021 79	7,447 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, \$3,337.35.

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.