

# THE STANDARD LIFE ASSURANCE COMPANY

WITH WHICH IS NOW UNITED  
**THE COLONIAL LIFE ASSURANCE COMPANY.**

HEAD OFFICE: EDINBURGH, 3 AND 5 GEORGE STREET,  
CANADA — HEAD OFFICE: MONTREAL, STANDARD COMPANY'S BUILDINGS, 47 ST. JAMES STREET.

*Board of Directors.*

Benjamin H. Lemoine, Esq., Cashier of "La Banque du Peuple."	Andrew Robertson, Esq., Advocate, Q.C.	Honoré Collé, Esq., Cashier, La Banque Jacques Car- tier.	George Stephen, Esq., Mer- chant. Sir A. T. Galt.
--	---	---	---

*Medical Adviser.*  
George W. Campbell, M.D.

*Manager.*  
William Miller Ramsay.

*Agents in the Principal Towns of Canada.*

Agencies throughout England, Scotland and Ireland; also, in Nova Scotia, New Brunswick, Newfoundland; in the East and West Indies, the Cape of Good Hope, in Australia, including Tasmania and New Zealand, and in Vancouver's Island.

THE STANDARD is one of the oldest and most extensive Institutions existing in Great Britain for the Assurance of Lives. It was established in Edinburgh in 1825, and its progress has been most successful. The Funds, invested chiefly in Mortgages on the security of Land, amount to FOUR MILLIONS STERLING (\$19,500,000), and its Income at this date (1889) exceeds £700,000, or over \$3,400,000 per annum.

The Rates of the Company, which have been calculated on data derived from the most authentic sources, will be found moderate; and, looking to the facilities and advantages afforded, they are undoubtedly more advantageous and less expensive than those of any other Office transacting the same class of business.

The General Regulations and Conditions of the Company's Policies have been framed with much care, with the view of making them available securities of the most perfect kind, and of allowing as much freedom to the Policy holder as may be safely granted.

**Profits.**—The Profits are distributed every five years; the next Division will take place in 1875.

**Claims settled in Montreal or at any of the Agencies in the Dominion**—giving to this Company all the advantages of a local office, with the benefits of an extended business and connection otherwise.

As an Example of the success of the Standard Company, it may be stated that a Policy opened in November, 1825, for £1,000 was increased in value in 1865, to £2,727 Sterling.

Those who do not wish to add the amount of the Bonus to the Sum Assured are permitted to take the value of the addition in a present sum or apply its value to the reduction of the Annual Premium for five years.

**Policies with Profits** purchased at any time after the payment of one year's Premium, and **Policies without Profits** for the whole term of life, after three years' Premiums have been paid.

**No Policy of five years' duration** shall be liable to any ground of challenge whatever, connected with the original documents on which the Assurance was granted, but the sum assured shall, subject to the payment of premiums, and extra premiums, if any, be payable in terms of the Policy, after proof of death to the satisfaction of the Directors.

**Volunteers.**—Persons assured are permitted, without payment of extra Premium, to join Militia, Yeomanry or Volunteer Corps, and to perform any military duties required of them in peace or war, in defence of their country.

**Loans advanced on Mortgage** of Policies, to the extent of the office value.

**Unconditional Assurance.**—NO RESTRICTION AS TO RESIDENCE.—The Directors of the STANDARD LIFE ASSURANCE COMPANY, being satisfied that it is unnecessary, in the case of Policies opened in the Dominion, to place a restriction on the residence of persons assured who are settled in life, and have no intention of proceeding to an unhealthy climate, are prepared to issue Policies without the usual Conditions as to residence in such cases.

Fixed Surrender values given for Policies, so that a policy-holder can tell the cash value of his Policy at any time.

Assurances effected on the different systems suggested and approved by a lengthened experience, so as to suit the means of every person desirous of taking out a Policy. Every information on the subject of Life Assurance will be given at the Company's Office, No. 47 St. James Street, Montreal, or at any of the Agencies throughout Canada.

W. M. RAMSAY, *Manager, Canada.*

# IMPERIAL FIRE INSURANCE COMPANY

OF LONDON.

ESTABLISHED

1803.

Capital and Reserved Fund - - - - £1,965,000 Stg.

FUNDS INVESTED IN CANADA—\$100,000.

RINTOUL BROS., General Agents,  
24 St. SACRAMENT STREET,  
MONTREAL.