

**THE  
ACCUMULATION POLICY  
OF THE  
NEW YORK LIFE**

**A Policy with no Restrictions  
whatever  
AND  
BUT A SINGLE CONDITION  
NAMELY,  
The Payment of Premiums.**

**DAVID BURKE,**  
General Manager for Canada

**BRITISH EMPIRE  
Mutual Life  
Assurance Co. of London, Eng.  
ESTABLISHED 1847.**

**CANADA BRANCH, MONTREAL,**

Canadian Investments,  
over \$1,300,000  
Accumulated Funds, - 7,665,890  
Annual Income, - 1,295,000  
Assurance in Force, - 31,250,000  
Total Claims Paid, - 9,762,340

Bonuses every 3 years. Free Policies  
Special Advantages to Total Abstainers.

**F. STANCLIFFE, General Manager.**

J. E. & A. W. SMITH, Gen. Agents, Toronto  
Wm. OLMSTED, Gen. Agent, P.Q., - - Quebec

**LONDON  
Guarantee . . . . .  
AND Accident**

**COMPANY  
(LIMITED)  
OF LONDON, - ENGLAND  
CAPITAL, - \$1,250,000.**

Head Office for Canada:  
72 KING ST. EAST, - TORONTO.

**BONDS OF SURETYSHIP**  
Issued for parties in position of trust where  
security is required.  
ACCIDENT INSURANCE on the most approved plans

**A. T. McCORD - - - TORONTO,**  
CHIEF AGENT FOR CANADA.  
**A. J. HUBBARD, General Agent, MONTREAL**  
The Directors are open to external applications for  
agencies where the Company is not already efficiently  
represented.

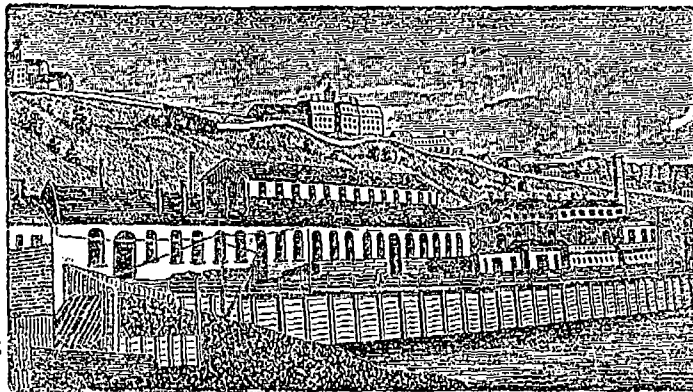
TELEPHONE 504.

ESTABLISHED 1864.

**CARRIER, LAINÉ & CO.,**

Stoves,  
Stove Fittings,  
Holloware,  
Ploughs and  
Plough Castings,  
Builders' Castings

Founders, Machinists  
AND  
BOILER MAKERS,  
Commercial - Street  
LEVIS, P.Q.



Marine Engines and  
Boilers.  
Stationary Engines &  
Boilers.  
Flour and Saw-Mill  
Machinery.  
House - and Bridge  
Girders!

Works & Office:  
Commercial - Street  
LEVIS, P.Q.

**WESTERN  
Assurance Company,  
FIRE AND MARINE. INCORPORATED 1851.**

Assets, - - - - - \$1,555,865 19  
Income for Year ending 31st Dec., 1891 - 1,800,000 00

Head Office: - - - - - Toronto, Ont.  
J. J. KENNY, Managing Director,  
A. M. SMITH, President. C. C. FOSTER, Secretary.  
J. H. ROUTH & Son, Managers Montreal Branch,  
190 ST. JAMES STREET.

**THE FIRE  
Insurance - Association  
(LIMITED),  
OF LONDON, ENGLAND.**

SIR DONALD A. SMITH, K.C.M.G., M.P., - - Chairman  
ROBERT BENNY, Esq., - - - - - } Directors  
SANDFORD FLEMING, Esq., C.M.G. - - }

Chief Office for Canada: - - MONTREAL  
No. 47 St. Francois Xavier Street.  
J. KENNEDY, Manager.

**LONDON  
AND  
LANCASHIRE  
LIFE**

**CONFEDERATION  
LIFE**

W. C. MACDONALD, J. K. MACDONALD,  
Actuary. Man. Director.

**INCOME 1891:**

Premiums and Interest, - \$872,547.47

**BUSINESS IN FORCE:**

**TWENTY AND A HALF MILLIONS**

Assets and Capital, - \$4,588,186.

H. J. JOHNSTON, - - - - - Manager for Province of Quebec