

**NEW YORK LIFE**  
INSURANCE COMPANY,  
JOHN A. McCALL, President.

December 31st, 1895.

**Total Assets,**  
\$174,791,990.

**Actual Surplus,**  
\$24,038,677.

**Insurance in Force,**  
\$800,000,000.

CANADIAN BUSINESS.

Assets in Canada, . . . . .	\$ 8,030,874
Liabilities, . . . . .	3,283,803
Surplus Assets, . . . . .	618,010
Insurance in Force, . . . . .	20,050,549

**DAVID BURKE,**

GENERAL MANAGER,

Company's Building, MONTREAL

THE  
**BRITISH EMPIRE**  
MUTUAL  
LIFE ASSURANCE COMPANY,  
OF LONDON, ENGLAND.

ESTABLISHED 1847.

Head Office, CANADA.

British .: Empire .: Building,  
**MONTREAL.**

Government Deposit, - \$747,207.34  
RESULTS OF VALUATION 1895.

Larger Cash Surplus,

**INCREASED BONUS.**

Valuation Reserves Strengthened,

IMMEDIATE ANNUITIES GRANTED.

SEND FOR TERMS.

F. STANCLIFFE, Gen'l Manager.

**CONFEDERATION**

LIFE ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulation policy of this Association is unsurpassed for advantageous terms. It is in the interest of all intending insurers to secure one without delay.

RISKS IN FORCE

Over \$25,000,000.00.

Montreal Office:

207 ST. JAMES ST.

H. J. JOHNSTON,

Manager, P.O.

A Little More  
First Cost



than the cheapest, the

MAXIMUM OF  
COMFORT  
and ECONOMY,

adapted to all kinds of wearers.

It pays to handle only . . . . .

→ Goodyear **WELTED SHOES.**

**WESTERN ASSURANCE COMPANY.**

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,320,000.00  
Income for Year ending 31st December, 1895, over 2,400,000.00

Head Office. - Toronto, Ont.

GEO. COX, President. J. J. KENNY, Vice-President & Man.-Dir.  
C. C. FOSTER, Secretary.

J. H. ROUTH & SON, Managers Montreal Branch.

190 ST. JAMES STREET.

**COMMERCIAL UNION**

ASSURANCE CO., Ltd.,

Of London, England.

**FIRE! LIFE! MARINE!**

Agencies in all the principal Cities and Towns of the Dominion.

HEAD OFFICE, Canadian Branch, - MONTREAL

EVANS & McCRECOR, Managers.

**THE IMPERIAL**  
INSURANCE COMPANY LIMITED  
FIRE.

LONDON.

ESTABLISHED 1808.

SUBSCRIBED CAPITAL, . . . . . \$6,000,000  
PAID-UP CAPITAL, . . . . . 1,500,000  
TOTAL INVESTED FUNDS OVER . . . . . 8,000,000

Canadian Branch:

COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.

E. D. LACY, Resident Manager.

**LONDON**

Guarantee and Accident Com'y, Ltd.

Of London, England.

Capital, \$1,250,000.

Head Office for Canada, N. E. corner King and Yonge Streets  
TORONTO.

BONDS OF SURETYSHIP issued for parties in position of trust where security is required. General Accident and Employers' Liability Insurance on the most approved plans.

A. I. HUBBARD, Chief Agent for Canada.

The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.