

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

January 1st, 1898.
 Total Assets..... \$200,094,441.
 Surplus Reserved Fund.... \$16,195,926
 Net Surplus, after setting aside the above..... 17,176,105
 Total..... 33,372,031
 Paid for Insurance in Force..... 87,020,925
 Gain in Insurance in Force during 1897 50,204,277

Applications invited by the undersigned for general and special agencies, and management of territory from experienced Life Insurance men, as well as from those wishing to acquire training and experience.

WESTERN CANADA BRANCH,
 49 1/2 Main St., Winnipeg, Manitoba.
 NEW BRUNSWICK BRANCH,
 120 Prince William St., St. John, New Brunswick.
 TORONTO BRANCH, 20 King St., East, Toronto, Ont.
 HALIFAX BRANCH,
 B rington and Prince Sts., Halifax, N.S.

R. HOPE ATKINSON,
 AGENCY DIRECTOR,
 Company's Building, MONTREAL

WANTED.—The address of W. H. Lynch: formerly of Danville and Montreal and latterly of Kootenay, B.C., at the office of the "Journal of Commerce," Montreal.

Established 1800.
North British & Mercantile Insurance Company.

Total Funds, Dec. 1897, \$97,244,489.00
 Canadian Investments, 6,466,460.08

Directors:
 Henri Barbeau, Esq. W. W. Ogilvie, Esq.
 Arch'd Macnider, Esq.

Thos. Davidson, Managing-Director.

This Company's investments in Canada greatly exceed those of other fire Companies.

C. Ross Robertson & Sons, Gen'l. Agts.
 11 Hospital Street, MONTREAL.

Hartford Fire Insurance Co

HARTFORD, CONN.
 Established - - 1794.
 Cash Assets, - \$10,004,697.55.

Authorized Capital - - \$3,000,000.00
 Capital subscribed & Paid-up, - 1,250,000.00
 Deposited with Receiver General in Canada, - 110,924
 Annual Income, - 7,000,000.00
 Surplus beyond liabilities and Capital Stock, - 3,264,392.15

Geo. L. Clark, President.
P. C. Royce, Sec'y. *Thos. Turnbull, Asst. Sec'y.*
Chas. E. Cha e, Asst.-Sec'y.

C. Ross Robertson & Sons, Agents
 11 Hospital Street, MONTREAL.

CONFEDERATION LIFE ASSOCIATION,
 Head Office: - TORONTO.

The unconditional accumulative policy issued by this Association is unsurpassed as a means of Investment.

Cash Values,
 Paid up Policies,
 Extended Insurance.
 GUARANTEED IN THE POLICY

Montreal Office:
 207 ST. JAMES ST.
H. J. JOHNSTON,
 Manager, P.Q.

The Royal Victoria LIFE Insurance Co.

Head Office: MONTREAL.

President, **JAMES CRATHERN.** Medical Director, **T. G. HODDICK, M. D.**
 Vice-Presidents, **HON. SIR J. A. CHAPLEAU.** **ANDREW F. GAULT.** Treasurer & Acting Secretary, **C. J. HODGSON.**
 General Manager, **DAVID BURKE, A.I.A., F.S.S.**

Full deposit in Government Securities for the protection of policy-holders made with the Government of Canada.

For agencies or information as to Life Insurance apply to **DAVID BURKE, General Manager, MONTREAL.**

BOVRIL, LIMITED,

Manufacturers of Explorers' Food Supplies.

We furnish the following commodities: Dried Vegetables, Compressed Beef, Bovril Beef Tablets, Soup Nodules, Bovril in Tins, Johnston's Fluid Beef in tins, Ration Cartridges, Lime Juice Nodules, etc.

In their line, this company are Hospital Purveyors and Army and Navy Contractors for the British Government, and all their manufactures are put up in minimum of bulk, and for easy handling where transportation is difficult.

Klondyke Food Supplies a Specialty. These goods are all neatly and compactly put up and packed; give no trouble in the way of spoiled goods to be returned, and are extremely convenient, and for traders easy to handle.

DESCRIPTIVE LISTS SENT ON APPLICATION.

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.
 Assets, over \$2,320,000.00
 Income for Year ending 31st December, 1896, over - 2,300,000.00

Head Office. - Toronto. Ont.
 Hon: Geo: Cox, Presl. J. J. KENNY Vice-Presi. & 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
JAMES McCREGOR, Manager.

THE IMPERIAL INSURANCE COMPANY LIMITED

FIRE.
 LONDON.
 ESTABLISHED 1803.

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.
G. R. KEARLEY, RESIDENT MANAGER.

THE LONDON

Guarantee and Accident Com'y, Limited
 Of London, England.

Deposit at Ottawa - - - - \$73,000.00
 Funds exceed - - - - \$1,500,000.00

SURETYSHIP BONDS issued promptly at lowest rates to all persons in positions of trust where security is required. Accident, Elevator and Employer's Liability Policies issued. Agencies throughout Canada, United States, Europe and Australia.

Canada Branch, TORONTO.
 Montreal Chief Office, 180 St. James St.
A. I. HUBBARD, Manager for Canada