

**Insurance.**

- THE -  
**Accident Insurance Co'y**  
OF NORTH AMERICA.

Incorporated by Dominion Parliament, A. D., 1872

**Authorized Capital, \$500,000**

**HEAD OFFICE:**

**Y. M. C. A. BUILDING,  
MONTREAL.**

President and Managing } **EDWARD RAWLINGS**  
Director:

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA possesses a record for both reliability and liberality, one proof of which is that it has paid over nineteen thousand losses and has contested but eleven claims at law in sixteen years for nearly one million dollars. It has ample financial resources, and has made the SPECIAL DEPOSIT with the INSURANCE DEPARTMENT at Ottawa. It is, moreover, the only Company whose capital and funds are solely applicable to Accident Insurance.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations June 19, 1894.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine.....	10,000	3½-6mos.	850	\$50	112½ 113¼
Canada Life.....	2,500	5-6mos.	400	50	.....
Confederation Life.....	5,000	7½-6mos.	100	10	301 300¼
Western Assurance.....	25,000	5-6mos.	40	20	151 151½
Guarantee Co. of North America.....	13,372	6	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market.) June 8, 1894. Market value p. p'd up sh.

Atlas.....	24,000	20 p. s.	50	6	£21	£22
British and Foreign Marine.....	67,000	25	20	4	£22	£23
Caledonian.....	21,500	12s.	25	25	£27	.....
Commercial U. Fire, Life and Marine.	50,000	25	50	5	£30	£31
Edinburgh Life.....	5,000	10	100	20	40	43
Fire Insurance Association.....	100,000	5	£10	£2	31	34
Guardian Fire and Life.....	200,000	7½	10	5	£31	34
Imperial Fire.....	60,000	20 p. s.	20	5	27½	28½
Lancashire Fire.....	136,493	20	20	2	42½	5¼
Life Association of Scotland.....	10,000	15	40	2½	.....	.....
London Assurance Corporation.....	35,862	20	25	12½	£50	55
London & Lancashire Life.....	10,000	15s. S	10	2	41½	42½
Liv. & Lon. & Globe Fire and Life.....	391,752	75	St.	2	44½	45½
National.....	50,000	25	10	2	15	3½
Northern Fire and Life.....	30,000	22½	100	10	61	66
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	6¼	51 35	36sd
Phoenix Fire.....	6,722	£13½ p. s.	50	50	£319	£251
Queen Fire and Life.....	200,000	30	10	1	7 1-16	6 13-16
Royal Insurance Fire and Life.....	122,231	53¼	20	3	47	49
Scottish Imperial Life.....	50,000	10½	10	1	.....	.....
Scottish Provincial Fire and Life.....	20,000	15	50	3	.....	.....

**North British & Mercantile**  
INSURANCE COMPANY.

**Total Funds, \$52,053,716.00**

**CANADIAN INVESTMENTS:  
\$5,155,356.00**

THOS. DAVIDSON, Managing Director, MONTREAL.

JOSEPH PHILLIPS, President. ALBERT E. NASH, Secretary.  
V. ROBIN, Treasurer.

**York County Loan & Savings**  
COMPANY.

Head Office: - Confederation Life Building,  
Corner Yonge and Richmond Sts., - - TORONTO

**Subscribed Capital, - \$300,000.**

Solicitors—Messrs. HUNTER & HUNTER. Bankers—THE MOLSONS BANK

**Quebec Fire Assurance Co'y.**

Established 1818.

Directors—Edwin Jones, President; George R. Renfrew, Vice-President;  
W. H. Dean, Treasurer; Hon. Pierre Garneau, Hon. C. A. F. Pelletier, A. F.  
Hunt, Wm. Simons.

Agencies—Nova Scotia—J. T. Twiney & Son, Halifax. P. E. I.—Urquhart  
& Brow, Charlottetown. New Brunswick—T. A. Temple, St. John. Mont-  
real—J. H. Routh & Son. Ontario—Geo. J. Pyke, Toronto. Manitoba—A.  
Halloway, Winnipeg. British Columbia—W. S. Gravelly, Vancouver.

Inspector—CHARLES LANGLOIS. Secretary—W. W. WELCH.

**WHOLESALE MEN**

Should send for an Estimate for their

**Bookbinding and Office Stationery**

TO THE

**JOURNAL OF COMMERCE**

171 & 173 St. James Street, MONTREAL.

ESTABLISHED 1824

*Alliance*

Assurance Company  
of London, England.  
CAPITAL \$25,000,000.  
GEO. HENRY MANAGER FOR CANADA.  
MONTREAL.

**UNION MUTUAL LIFE**

INSURANCE COMPANY.  
PORTLAND, MAINE.

FRED. E. RICHARDS, President.  
ARTHUR L. BATES, Vice-Pres. J. FRANK LANG, Secretary.

The Union Mutual Life Insurance Company has had a business experience of forty-four years. Its policies are generally conceded to be of the most liberal character. It is the ONLY Company insuring policies under the Maine Non-Forfeiture Law. It has 36 millions of dollars of insurance in force upon its books. It has an Annual Income of One and a Quarter Million Dollars. It has already paid to its policyholders 27 millions of dollars.

**WALTER I. JOSEPH, Manager, - - MONTREAL**  
Office—162 St. James Street.

**Brains**  
and  
**Capital**

IN every partnership there are two factors of great importance: the managing brain and the capital employed, and if death removes either the business must suffer. It often happens that the brains belong to one man and the capital to another. If the manager dies the capital is worth less than before: if the capitalist dies and his capital is withdrawn, the manager is crippled. It is clear that each has an insurable interest in the life of the other because the profits of each depend in part upon the life of both. The firm should, therefore, take one of the Unconditional Policies of the Manufacturers' Life, which are free from all restrictions as to travel, residence or occupation, and are absolutely indisputable on any ground whatever after the FIRST YEAR. Get rates and all particulars from any of the Company's Agents, from HEAD OFFICE, TORONTO, or from

**J. F. JUNKIN, Manager for Quebec,**  
162 St. James St., Montreal

Agents wanted in unrepresented districts.