

**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, nearly, - \$1,500,000  
Accumulated Funds, - - - - 8,200,000  
Annual Income, over - - - - 1,300,000  
Assurance in Force, - - - - 31,500,000  
Total Claims Paid, - - - - 10,000,000

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

**F. STANCLIFFE, General Manager.**

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

**CONFEDERATION LIFE**

TORONTO.

W. C. MACDONALD, J. K. MACDONALD,  
Actuary Mang.-Dir.

Invested Funds, over - - - - \$ 4,000,000  
New Insurance 1892, (written) 3,665,000  
Gain over 1891, \$750,000  
Insurance at Risk. - - - - 22,550,000  
Gain for 1892, \$2,000,000

Policies Issued on all approved plans.

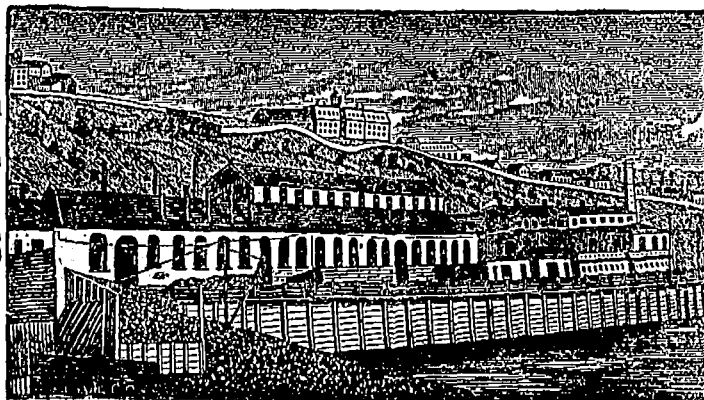
H. J. JOHNSTON & SON,  
MANAGERS, Province of Quebec.

TELEPHONE 504.

ESTABLISHED

**CARRIER, LAINÉ & CO.,**

Stoves,  
Stove Fittings,  
Holloware,  
Ploughs and  
Plough Castings,  
Builders' Castings  
-:0:-  
Founders, Machinists  
AND  
BOILER MAKERS,  
Commercial -: Street  
LEVIS, P.Q.



Marine Engines and  
Bollers.  
Stationary Engines &  
Bollers.  
Flour and Saw-Mill  
Machinery.  
House -: and Bridge  
Girders  
-:0:-  
**Works & Office:**  
Commercial -: Street  
LEVIS, P.Q.

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

Assets, - - - - \$1,665,885 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. O. FOSTER, Secretary.  
J. H. ROUTH & Son, Managers Montreal Branch,  
190 ST. JAMES STREET.

**ALBION 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. KENNY, Manager.

**COMMERCIAL UNION**

ASSURANCE CO., LTD.,  
Of London, - - - - England.  
FIRE! LIFE!! MARINE!!!  
Total Invested Funds - - - - \$12,500,000

Capital and Assets ..... \$25,000,000  
Life Fund (in special trust for life policy holders).... 6,000,000  
Total Net Annual Income..... 5,700,000  
Deposited with Dominion Government..... 374,246

Agencies in all the principal Cities and Towns of the Dominion.  
HEAD OFFICE, Canadian Branch, - - - MONTREAL  
EVANS & MCGREGOR, Managers.  
F. M. COLE, Special Life Agent. - - N. PICARD, City Agent

**LONDON Guarantee and Accident Co.**  
Limited,  
OF LONDON, - ENGLAND  
CAPITAL, \$1,250,000.

Head Office for Canada: N. E. Cor. King & Yonge Sts., 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. T. McCORD, Chief Agent for Canada.  
G. D. RICHARDSON, Asst. Chief Agent.  
A. J. HUBBARD, General Agent, MONTREAL  
The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.