

**WALTER KAVANAGH'S AGENCY,**  
ST. FRANCOIS XAVIER ST., MONTREAL.

COMPANIES REPRESENTED,  
SCOTTISH UNION AND NATIONAL OF SCOTLAND  
NORWICH UNION FIRE INS. SOC'Y OF ENGLAND  
EASTERN ASSURANCE CO'Y. OF CANADA.

**COMBINED CAPITAL AND ASSETS:**  
\$45,520,000.

**THE UNITED FIRE INSURANCE CO. Lim.,**  
OF MANCHESTER, ENG.,

Has purchased the Canadian business  
-OF THE-  
CITY OF LONDON.

Subscribed Capital.....	\$1,250,000
Capital Paid-up.....	500,000
Funds Exclusive of Capital .....	782,500

*Application for Agencies Invited*

T. H. HUDSON, }  
PERCY F. LANE, } *Managers.*

**SEE THE NEW TYPOGRAPHS . . .**

. . . AT OFFICE OF . . .

THE JOURNAL OF COMMERCE . . .  
. . . . FINANCE & INSURANCE REVIEW.  
THE BEST ADVERTISING MEDIUM IN CANADA.  
171 & 173 ST. JAMES STREET, MONTREAL.

**THE IMPERIAL INSURANCE CO'Y,**  
LIMITED.

ESTABLISHED AT LONDON, 1803.  
. . . FIRE. . .

Subscribed Capital.....	\$6,000,000.
Cash Assets over.....	\$9,500,000

Insures against loss by fire only. Entire assets available for fire losses.  
Canadian Branch Office in the Company's Building.  
107 ST. JAMES STREET.  
E. D. LACY, Resident Manager for Canada, Montreal.

**WESTERN ASSURANCE COMPANY.**  
FIRE & MARINE.

INCORPORATED 1851.

Capital and Assets.....	\$2,551,027 09
Income for Year ending 31st Dec., 1891.....	1,797,995 03

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 LONDON ASSURANCE.**

ESTABLISHED 1720.

TOTAL FUNDS NEARLY \$18,000,000.

FIRE RISKS ACCEPTED AT CURRENT RATES

E. A. LILLY, Manager Canada Branch,  
*Waddell Building, Montreal.*

**LONDON & LANCASHIRE LIFE.**

HEAD OFFICE FOR CANADA.

Cor. St. James St. and Place d'Armes Square, Montreal.

Assets in Canada about.....	\$1,500,000
Surplus to Policy Holders.....	\$327,000

World-Wide Policies, Absolute Security.

. . . LIFE rate endowment Policies a specialty  
Special terms for the payment of premiums and the revival of policies.

DIRECTORS

Sir Donald A. Smith, K. C. M. G., M. P., Chairman.  
Robert Benny, Esq. R. B. Angus Esq.  
Sandford Fleming, Esq., C. M. G.  
Manager for Canada, . . . . . B. HAL. BROWN.

**NEW YORK LIFE INSURANCE CO.**

STATEMENT—JANUARY 1, 1892.

From Report of James F. Pierce, Insurance Commissioner for the State  
of New York.

Assets.....	\$125,947,290.81
Liabilities.....	110,806,267.50
Surplus.....	15,141,023.31
Income.....	31,854,194.00
New Business written in 1891.....	\$152,664,982.00
Insurance in Force (over).....	\$614,824,713.00

JOHN A. McCALL, President. HENRY TUCK, Vice-President.  
DAVID BURKE, General Manager for Canada.

**NORTH BRITISH & MERCANTILE INSURANCE  
COMPANY,**

ESTABLISHED 1809.

TOTAL ASSETS, AT 31st DECEMBER, \$52,053,716.51

HEAD OFFICE IN CANADA, MONTREAL.

CANADIAN INVESTMENTS, \$4,599,753.00.

THOMAS DAVIDSON, . . . . . Manager-Director.  
MONTREAL.

**QUEEN INSURANCE COMPANY. . .**  
OF AMERICA.

Paid \$549,482.00 for losses by the conflagration  
at ST. JOHNS, N.F., 8th July, 1892, without a single  
difficulty or dispute.

H. J. MUDGE, Resident Manager, . . . MONTREAL.  
HUGH W. WONHAM, . . . . . Special-City Agent,  
1759 NOTRE DAME STREET.