

NEW YORK LIFE Insurance Company.

JANUARY 1, 1894.
 ASSETS.....\$148,700,781.21
 Liabilities, including the Reserve on all existing Policies (4 p.c. standard), 131,676,151.03
 Total undivided Surplus\$17,024,630.18
 Income.....\$ 3,63,646.95
 New Insurance* written in '93, 223,848,991.00
 Outstanding Insurance.....779,156 678.00
 *Not including revived policies, paid-ups or reversionary additions.

The New-York Life's Accumulation Policy contains no restrictions whatever, and only one condition, namely, the payment of premiums. It is incontestable from any cause after one year, allows a month's grace in payment of premiums, a re-instatement within six months if the insured is in good health, and its non-forfeiture provisions are self-acting in case no action is taken by the insured. After the Policy has been in force five full years, loans will be made thereon by the Company at 5 per cent. interest.

JOHN A. McCALL, President.
 HENRY TUCK, Vice-President.
 Montreal Branch Office,
 DAVID BURKE, General Manager.

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

Bonus every 3 years. - Free Policies
 Special Advantages to Total Abstainers.

F. STANCLIFFE, General Manager.

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

Conditionless
 Offering six modes of settlement
 Non-Forfeitable;
 Extended insurance
 Devoid of ambiguous phrases
 Economical
 Rates average, lowest in the market
 Automatically, non-forfeitable after
 Two years from date of issue
 Immediate payment of claims
 Outvying all others
 Notification not required for extended insurance.

Life Association's New Policy.

Enquire for particulars from any of the agents, or from
 H. J. JOHNSTON & SON, Managers, P.Q.,
 207 St. James Street, MONTREAL

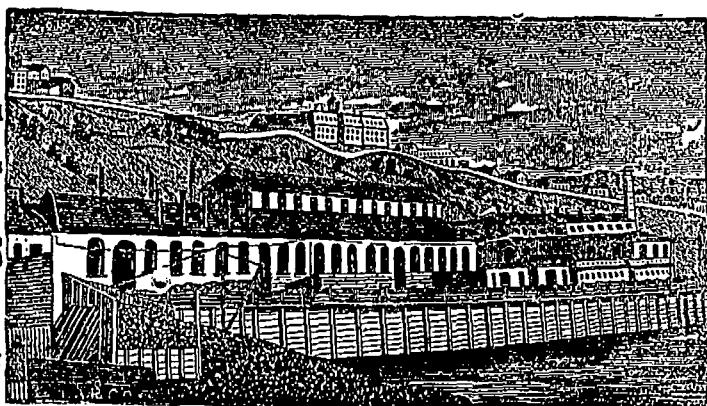
TELEPHONE 504.

ESTABLISHED

CARRIER, LAINE & CO.,

Stoves,
 Stove Fittings,
 Holloware,
 Ploughs and
 Plough Castings,
 Builders' Castings

Founders, Machinists
 AND
 BOILER MAKERS,
 Commercial Street
 LEVIS, P.Q.



Marine Engines and
 Boilers.
 Stationary Engines &
 Boilers.
 Flour and Saw-Mill
 Machinery.
 House and Bridge
 Girders.

Works & Office:
 Commercial Street
 LEVIS, P.Q.

WESTERN Assurance Company,
 FIRE AND MARINE. INCORPORATED 1851.

Assets, over - - - - \$2,400,000.00
 Income for Year ending 31st Dec. 1893, over 2,350,000.00

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.

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 & MCGREGOR, Managers.

<p>WHOLESALE MEN Should send for an Estimate for their Bookbinding and Office Stationery TO THE JOURNAL & COMMERCE 171 & 173 St. James Street, MONTREAL.</p>
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LONDON Guarantee and Accioent Co.

Limited,
 OF LONDON, - ENGLAND
 CAPITAL, \$1,250,000.
 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,
 C. D. RICHARDSON, Chief Agent for Canada.
 A. I. HUBBARD, General Agent, MONTREAL
 The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.