

**NEW YORK LIFE**

INSURANCE COMPANY.

JOHN A. McCALL, President.

Gain in Insurance in force 1901  
\$168,000,000

AN UNPARALLELED RECORD.

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 CAN. BR., 496½ Main St., Winnipeg, Man.  
N. B. BR., 124 Prince William St., St. John, N. B.  
TORONTO BRANCH, 6 King St., West, Toronto, Ont.  
HALIFAX BR., Barrington and Prince Sts.

G. F. JOHNSTON,

AGENCY DIRECTOR,

Company's Building, MONTREAL

**J. DUNCAN DAVISON**Imperial Bdg. 107 St. James Street,  
Montreal.→ **COMMISSIONER**

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick  
Nova Scotia and Prince Edward Island.**LIVERPOOL & LONDON & GLOBE**

INSURANCE COMPANY.

Available Assets, - - \$61,187,215  
Funds Invested in Canada, - \$3,300,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

Canada Board of Directors:

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G. F. C. SMITH, Joint Resident

J. GARDNER, THOMPSON, } Managers.

WILLIAM JACKSON, Deputy Manager.

Head Office, Canada Branch.

**MONTREAL****THE WATERLOO MUTUAL**

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.

GEORGE RANDALL, Esq., President; JOHN SHUB,  
Esq., Vice President; Frank Haight, Esq., Manager;  
John Killer, Esq., Inspector.**CONFEDERATION LIFE ASSOCIATION.**

Policies Issued on all Approved Plans.

Cash Values,

Extended Insurance,

Paid up Policies,

**GUARANTEED.**W. C. MACDONALD,  
Actuary.J. K. MACDONALD,  
Managing Director.

Head Office, - TORONTO.

Montreal Office:

174 ST. JAMES ST.,

**THE Royal-Victoria Life Insurance Co.**  
OF CANADA.

CAPITAL: \$1,000,000.

Head Office - MONTREAL

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**NATIONAL ASSURANCE COMPANY OF IRELAND.**

ESTABLISHED 1822.

Capital Fully Subscribed, - \$5,000,000.

Canadian Branch:

Trafalgar Chambers, - 22 St. John Street, Montreal.

H. M. LAMBERT, - MANAGER.

**THE GOLD FOUNTAIN PEN** English Made

OF THE CENTURY. Hall Marked

Has no Equal.

Prices to all Classes, \$1.00 each.

Writes Easily, Smoothly and Fluently. Every dealer should stock them.

**The Imperial Pen Co'y.,**

78 Newgate Street,

LONDON, E.C., England.

Manufactured for the Canadian Market, in England, 38½ p.c. less, under the New Preferential Tariff.

**WESTERN ASSURANCE COMPANY.**

FIRE AND MARINE. Incorporated 1851.

Assets, over \$8,838,000.00  
Annual Income, 3,586,000.00

Head Office, - Toronto, Ont.

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C. C. FOSTER, Secretary.

Montreal Branch, - 189 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

ROUTH &amp; CHARLTON, City Agents.

**ANTI-LITHON**

Prevents Incrustation and Corrosion in all classes of Steam Boilers.

—MANUFACTURED BY—

The Anti-Lithon Boiler Composition Co.,

45 &amp; 46, King Street, - BRISTOL, England.

Contractors to H. M. Government.

Makers of Non-Conducting Boiler and Steam Pipe Covering of Special High Efficiency.

**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 McCRECOR, Manager.