

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 Director: **EDWARD RAWLINGS**

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.	350	\$50	112½ 113¼
Canada Life.....	2,500	5-6mos.	400	50	133
Confederation Life.....	5,000	7½-8mos.	100	10	301 300¼
Western Assurance.....	25,000	5-6mos.	40	20	151 151¼
Guarantee Co. of North America.....	13,352	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	£23
British and Foreign Marine.....	67,000	25	20	4	£33	£33
Caledonian.....	21,500	12s.	25	25	£37	
Commercial U. Fire, Life and Marine.....	50,000	25	50	5	£30	£31
Edinburgh Life.....	5,000	10	100	20	49	42
Fire Insurance Association.....	100,000	5	£10	22	34	56
Guardian Fire and Life.....	200,000	7½	10	5	£83	91¼
Imperial Fire.....	60,000	30 p. s.	20	5	27½	28½
Lancashire Fire.....	136,493		20	22	42	63¼
Life Association of Scotland.....	10,000	15	40	32	
London Assurance Corporation.....	35,862	20	25	12½	£50	55
London & Lancashire Life.....	10,000	15s. S.	10	2	4½	4½
Liv. & Lon. & Globe Fire and Life.....	391,752	75	St.	2	41½	45½
National.....	50,000	25	10	2	1½	3%
Northern Fire and Life.....	30,000	22½	100	10	61	66
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	6½	35	36xd
Phoenix Fire.....	6,722	£13½ p. s.	50	50	£249	£251
Queen Fire and Life.....	200,000	30	10	1	7 1-16	6 13-16
Royal Insurance Fire and Life.....	122,231	65½	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. R. Dean, Treasurer; Hon. Pierre Garneau, Hon. C. A. P. 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. Montreal—H. Routh & Son, Ontario—Geo. J. Pyke, Toronto. Manitoba—A. Hallway, Winnipeg. British Columbia—W. S. Gravely, Vancouver.

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

WHOLESALE MEN

Should send for an Estimate for their

Bookbinding and Office Stationery

TO THE

JOURNAL & COMMERCE

171 & 173 St. James Street, MONTREAL.



THE MUTUAL LIFE Insurance Company of New York

RICHARD A. McCURDY, President.

Statement for the year ending December 31, 1893

ASSETS, - - - - - \$184,935,690.80

Reserve on Policies (American Table 4 p. c.).....	\$163,241,916.00
Liabilities other than Reserve.....	1,625,951.00
Surplus	1,089,428.92
Receipts from all sources	41,953,145.68
Payments to Policy-holders	2,885,497.40
Whole Life Risks assumed and renewed, 219,368 policies.....	637,725,276.00
Risks in force, 273,213 policies, amounting to.....	802,867,478.00

Note.—The above statement shows a large increase over the business of 1892 in amount at risk, new business assumed, payments to policy-holders, receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

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.