

**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, over	\$1,300,000
Accumulated Funds,	7,665,890
Annual Income,	1,295,000
Assurance in Force,	31,250,000
Total Claims Paid,	9,763,340

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

F. STANCLIFFE, General Manager.

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

**LONDON Guarantee**  
AND **Accident**

COMPANY (LIMITED)  
OF LONDON, ENGLAND  
CAPITAL, \$1,250,000.

Head Office for Canada:  
72 KING ST. EAST, TORONTO.

**BONDS OF SURETYSHIP**  
Issued for parties in position of trust where security is required.  
**ACCIDENT INSURANCE** on the most approved plans

A. T. McCORD - - - TORONTO,  
CHIEF AGENT FOR CANADA.

A. J. HUBBARD, General Agent, MONTREAL  
The Directors are open to entertain applications for agencies where the Company is not already represented.

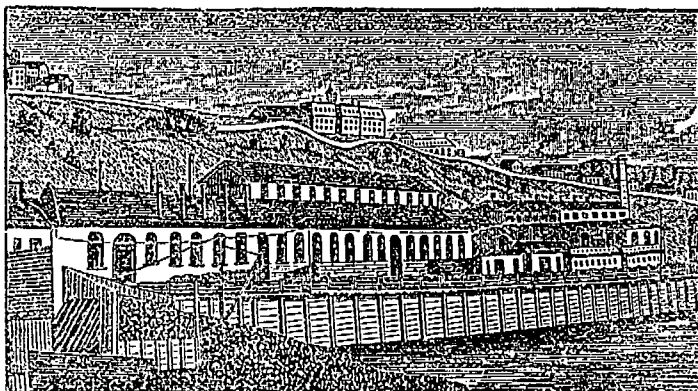
TELEPHONE 504.

ESTABLISHED 1864.

**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, \$1,555,665 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. C. FOSTER, Secretary.  
J. H. BOUTH & Son, Managers Montreal Branch,  
190 ST. JAMES STREET.

**THE FIRE Insurance - Association**  
(LIMITED),  
OF LONDON, ENGLAND.

SIR DONALD A. SMITH, K. O. M. G., B. P., - - Chairman  
ROBERT BENNY, Esq., - - - - - } - - Directors  
SANDFORD FLEMING, Esq., C. M. G. - -

Chief Office for Canada: - - MONTREAL  
No. 47 St. Francois Xavier Street.  
J. 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).... 5,000,000  
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. COLLE Special Life Agent. - N. PICARD, City Agent

**CONFEDERATION LIFE.**

INCOME 1891:

Premiums and Interest, - \$872,547.47

BUSINESS IN FORCE:  
TWENTY AND A HALF MILLIONS  
Assets and Capital, - \$4,588,186.

H. J. JOHNSTON, - - - : Manager for Province of Quebec