

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 July 30, 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	\$60	111 110
Canada Life.....	2,500	5-6mos.	400	60	300 300½
Confederation Life.....	5,000	7½-6mos.	100	10	140½ 146
Western Assurance.....	25,000	5-6mos.	40	20	100 110
Guarantee Co. of North America.....	13,372	6	60	10 50	

BRITISH AND FOREIGN.—(Quotations on the London Market.) July 21, 1894. Market value p. p'd up sh.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	London Market Quotations
Atlas.....	21,000	20 p. s.	50	6	£21 432
British and Foreign Marine.....	67,000	25	20	4	£22 433
Caledonian.....	21,500	12s.	25	5	£27
Commercial U. Fire, Life and Marine.	50,000	25	50	5	£30 231
Edinburgh Life.....	5,000	10	100	20	50 49
Fire Insurance Association.....	100,000	5	£10	£2	3 ½
Guardian Fire and Life.....	200,000	7½	10	5	£9¼ 9½
Imperial Fire.....	60,000	30 p. s.	20	5	2½ 2½
Lancashire Fire.....	186,493	20	2	2	½ 7½
Life Association of Scotland.....	10,000	15	40	8½	
London Assurance Corporation.....	35,862	20	25	12½	56
London & Lancashire Life.....	10,000	15s. 8	10	2	4 4½
Liv. & Lon. & Globe Fire and Life.....	391,752	75	75	2	48½ 49
National.....	50,000	25	10	2	½ 6
Northern Fire and Life.....	30,000	22½	100	10	61 63
North Brit. & Merc. Fire and Life.....	110,000	10 p. s.	25	6¼	33 34
Phoenix Fire.....	6,722	28½ p. s.	50	50	£218 235
Queen Fire and Life.....	200,000	30	10	1	7 1-16 7-13-16
Royal Insurance Fire and Life.....	122,231	53½	20	3	47
Scottish Imperial Life.....	50,000	10½	10	1	1-9-02
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 MORGAN BANK

Quebec Fire Assurance Co'y.

Established 1818.

Directors—Edwin Jones, President; George R. Renfrow, Vice-President; W. R. Dean, Treasurer; Hon. Pierre Garnett, Hon. C. A. F. Pelletier, A. F. Hunt, Wm. Simons.

Agencies—Nova Scotia—J. T. Twiney & Son, Halifax. P. E. I.—Urquhart & Brown, Charlottetown. New Brunswick—T. A. Temple, St. John. Montreal—J. H. Routh & Son. Ontario—Geo. J. Pyke, Toronto. Manitoba—A. Hallowsy, Winnipeg. British Columbia—W. S. Gravelly, Vancouver.

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

ESTABLISHED 1824.

Alliance

Assurance Company
 of London, England.

CAPITAL \$ 25,000,000.

GEO. HENRY, MANAGER FOR CANADA.
 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.).....	\$162,219,616.00
Liabilities other than Reserve.....	1,623,951.00
Surplus.....	1,689,823.82
Receipts from all sources.....	41,938,141.68
Payments to Policy-holders.....	2,885,472.40
Whole Life Risks assumed and renewed, 219,308 policies....	637,727,276.00
Risks in force, 278,213 policies, amounting to.....	102,557,458.00

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 Québec,
162 St. James St., Montreal

Agents wanted in unrepresented districts.

WHOLESALE MEN

Should send for an Estimate for their
Bookbinding and Office Stationery

TO THE
JOURNAL OF COMMERCE

171 & 173 St. James Street, MONTREAL.