

THE CANADIAN BANK OF COMMERCE.

HEAD OFFICE, TORONTO.

Paid-up Capital, - \$6,000,000 Rest, - - - \$1,000,000

DIRECTORS.

GEO. A. COX, Esq., President. JOHN I. DAVIDSON, Esq., Vice-Pres.
 W. B. Hamilton, Esq. George Taylor, Esq.
 Jas. Crathern, Esq. Matthew Leggett, Esq.
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 A. H. INGLAND, Inspector. G. DE C. O'GRADY, Asst. Inspector.

New York—Alex. Laird and Wm. Gray, Agents.

TORONTO—Head Office: 19-25 King Street West, City Branches: 736 Queen Street East, 418 Yonge Street, 791 Yonge Street, 786 College Street, 51 Queen Street West, 415 Parliament Street, 128 King St. East.

BRANCHES.

Alisa Craig	Cayuga	Goderich	St. Catharines	Therold
Ayr	Chatham	Guelph	Samia	Walkerton
Barrie	Collingwood	Hamilton	Seaford	Walkerville
Bellefleur	Dundas	Jarvis	Simcoe	Waterloo
Berlin	Dunnville	London	Stratford	Windsor
Blenheim	Galt	Montreal	Strathroy	Woodstock

Montreal Branch—Main Office, 157 St. James. ...
 A. M. Crombie, Manager. City Branches: 2034 Notre Dame, and 276 St. Lawrence Streets.

BANKERS AND CORRESPONDENTS.

GREAT BRITAIN—The Bank of Scotland.
 INDIA, CHINA AND JAPAN—The Chartered Bank of India, Australia and China
 PARIS, FRANCE—Lazard Frères & Co.

AUSTRALIA AND NEW ZEALAND—Union Bank of Australia.
 BRUSSELS, BELGIUM—J. Mathieu & Fils.
 NEW YORK—The American Exchange National Bank of New York.
 SAN FRANCISCO—The Bank of British Columbia.
 CHICAGO—The American Exchange National Bank of Chicago.
 HAMILTON, CANADA—The Bank of British Columbia.
 KINGSTON, JAMAICA—Bank of Nova Scotia.

Commercial Credits issued for use in all parts of the world. Exceptional facilities for this class of business in Europe, the East and West Indies, China, Japan, South America, Australia, and New Zealand.

THE BELL TELEPHONE CO. OF CANADA.

Head Office: 30 St. John Street, Montreal.

This Company will sell its instruments at prices ranging from \$7 to \$25 per set. Its "Standard Bell Telephone Set" (protected by registered Trade-Mark), designed especially for maintaining a perfect service and used by the Company in connection with its Exchanges, is superior in design and workmanship to any telephone set yet offered for sale.

Subscribers to this Company's Montreal Exchange and the public may now obtain telephonic communication over its Long Distance Metallic Circuit Lines to Quebec, Ottawa or Sherbrooke, and intermediate points the rates being as follows:—

To Quebec.....	60c. to Subscribers.	\$1.00 to the Public.
To Ottawa.....	50c. " "	.75 "
To Sherbrooke....	40c. " "	.75 "

Silent Cabinets for conversations are provided at the Company's Montreal Agency Office, 1730 Notre Dame Street, where full information regarding rates and places connected may be obtained.

UNION BANK OF CANADA.

Established 1865.

Paid-up Capital, 1,200,000.

HEAD OFFICE Quebec

DIRECTORS.

Andrew Thomson, President. E. J. Price, Vice-President.
 Hon. Thos. McGreevy, E. Giroux, D. C. Thomson, K. J. Hale.
 Sir A. T. Galt, G.C.M.G. E. E. Webb, Cashier.

FOREIGN AGENTS.

London—The Alliance Bank Limited. Liverpool—Bank of Liverpool Limited.
 New York—National Park Bank. Boston—Lincoln National Bank.
 Minneapolis—First National Bank.

BRANCHES.

Alexandria.	Iroquois.	Merrickville.	Montreal.
Ottawa.	Quebec.	Smiths Falls.	Toronto.
Winnipeg.	W. Winchester.	Lethbridge, Alberta.	

FIRE INS. HARTFORD COMPANY.

ESTABLISHED - - - 1810.

HARTFORD, CONN.

CASH ASSETS, \$6,743,047.34.

Fire Insurance Exclusively.

GEO. L. CHASE, President

P. C. ROYCE, Secretary

JOHN W. MOLSON, Resident Manager, Montreal

FORTY-THIRD ANNUAL STATEMENT

OF THE

United States Life Insurance Company,

IN THE CITY OF NEW YORK.

BALANCE SHEET.

Dr.

December 31st, 1892.

Cr.

To Reserve at 4 per cent. Actuaries' Table (N.Y. State Standard), including dividends.....	\$6,156,050 00
" Claims in course of settlement, proof received....	54,690 00
" Claims in course of settlement, no proof received...	54,440 00
" Premiums paid in advance.....	2,493 58
" Liability for lapsed policies presentable for surrender.....	4,000 00
" Accrued rents and unrepresented accounts....	6,132 61
" Surplus as regards policy-holders.....	611,405 93
Total.....	\$6,889,212 12

By Bonds and Mortgages.....	\$4,475,162 82
" United States and other Bonds.....	1,606,865 84
" Real Estate.....	69,600 00
" Cash in Banks.....	110,693 91
" Cash in Office.....	777 79
" Loans on Policies.....	209,703 85
" Loans secured by Collaterals.....	77,542 13
" Balances due by Agents, secured.....	15,546 85
" Interest Accrued.....	76,635 91
" Deferred Premiums, less 20 per cent. for collection.	102,630 63
" Premiums in course of collection, less 20 per cent..	144,652 32
Total.....	\$6,889,212 10

On the former basis of valuation (i. e., American Table and 4½ per cent. interest) the Surplus is..... \$1,033,095 93

All Policies issued by this Company are INDISPUTABLE after two years.

All Death Claims paid WITHOUT DISCOUNT as soon as satisfactory proofs have been received.

Payments to Policy-Holders for year 1892, Death Claims, Endowments, Surrenders, etc..... \$839,480 08

New Insurance written in 1892, \$14,001,695.00.

Interest due and unpaid on investments, NONE.

GEORGE H. BURFORD,

President.

C. P. FRALEIGH, Secretary.

A. WHEELWRIGHT, Asst. Secretary.

JOHN P. MUNN, Medical Director.

WM. T. STANDEN, Actuary

ARTHUR C. PERRY, Cashier.

J. S. GAFFNEY, Supt. of Agencies.

E. A. COWLEY, Manager Province of Quebec, Montreal.