

NEW YORK LIFE
INSURANCE COMPANY,
JOHN A. McCALL, President.

Statement of Business,
December 31st. 1894.

ASSETS INVESTED	\$102,011,770
SURPLUS	20,249,307
INCOME IN 1894	86,488,313
INSURANCE IN FORCE	818,294,160

Good Agents are Wanted
for several central and productive local-
ities in Canada.

Apply to
DAVID BURKE,
GENERAL MANAGER,
Company's Building, MONTREAL.

THE
BRITISH EMPIRE
MUTUAL
LIFE ASSURANCE COMPANY,
OF LONDON, ENGLAND.

ESTABLISHED 1847.

Head Office, - CANADA.
British Empire Building,
MONTREAL.

Government Deposit, - \$747,207.34
RESULTS OF VALUATION 1893.

Larger Cash Surplus,
INCREASED BONUS.

Valuation Reserves Strengthened,
IMMEDIATE ANNUITIES GRANTED.

SEND FOR TERMS.
F. STANCLIFFE, Gen'l Manager.

CONFEDERATION
LIFE ASSOCIATION,
Head Office: - TORONTO.

The unconditional accumulation policy
of this Association is unsurpassed for ad-
vantageous terms. It is in the interest of
all intending insurers to secure one without
delay.

RISKS IN FORCE
Over \$25,000,000.00.

Montreal Office:
207 ST. JAMES ST.

H. J. JOHNSTON,
Manager, P.O.



H. D. LAYMAN,

DEALER IN

**The Layman Pneumatic Boats, Sporting
Boats,**
Pleasure Boats and Life Preservers,
Office & Salesroom, 30 West 29th St., Cor. Broadway,
NEW YORK.

THE ANGLIO-AMERICAN TELEGRAPH COMPANY, Limited.
Established 1866.
FIVE DIRECT CABLE ROUTES BETWEEN THE UNITED STATES OF AMERICA AND
EUROPE.
Cablegram received at No. 8 Broad St., New York, June 6, 1895.

Place from	No. Messenger	No. of words	Received by	When received
Govt.	406 Z.	26	Me.	22 Y.M.
Michalowskoe				

To (Answer paid) New York, Broadway, 1851.

Mt. H. D. LAYMAN:
Please send immediately four Outing Boats; wait answer.
Address: St. Petersburg, GRAND DUKE ALEXANDER OF RUSSIA.

THE LAYMAN PNEUMATIC SPORTING AND OUTING BOATS.
These boats are made in two standard sizes and are adapted to persons of
both sexes, and all sizes from 40 pounds to 400 pounds, and are absolutely safe
and reliable. Impossible to submerge or capsize them.

Style A.—Plain Boat, all black rubber, weight 18 pounds; extreme sizes,
length 45 inches, breadth 32 inches; floating capacity 350 pounds, and is suitable
for persons weighing 150 pounds or less \$35 00
Style B.—Mackintosh, dead grass color above, black rubber below water
line, otherwise same style as A. 42 00
Style A.A.—All black rubber, weight 20 pounds, extreme sizes, length
48 inches, width 38 inches, floating capacity 400 pounds 40 00
Style B.B.—Mackintosh, dead grass color above and black rubber below
water line, same style as A.A. 47 00
No. 1—Storm Cape, black rubber, \$5 00 No. 2—Storm Cape Mackintosh 7 50
Canvas Carryall Bags for Pneumatic Boats, each 2 50
Rubber Inflator 1 00

H. D. LAYMAN, 351 Broadway, Cor. 14th St., NEW YORK

Prices given are net F.O.B. at New York. Remittance by New York Ex-
change P. O. Money Order, or by Express. No Checks. Goods may be shipped
C.O.D. for balance, with privilege of express office examination when 25 per
cent. of amount accompanies the order.
See illustrated article in the *Scientific American* of May 18, 1895.

WESTERN ASSURANCE
COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,350,000.00
Income for Year ending 31st December, 1894, over - 2,175,000.00

Head Office, - Toronto. Ont.

J. J. KENNY, Vice-President & Man.-Director.

Geo. Cox, President. C. C. FOSTER, Secretary
J. H. ROUTH & SON, Managers Montreal Branch.

190 ST. JAMES STREET.

THE IMPERIAL
INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1803.

SUBSCRIBED CAPITAL,	\$3,000,000
PAID-UP CAPITAL, - - - - .	1,500,000
TOTAL INVESTED FUNDS OVER - -	8,000,000

Canadian Branch:
COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.

E. D. LACY, RESIDENT MANAGER

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

EVANS & McCRECOR, Managers.

LONDON

Guarantee and Accident Com'y, Ltd.

Of London, England.

Capital, \$1,250,000.

Head Office for Canada, N. E. corner King and Yonge Streets
TORONTO.

BONDS OF SURETYSHIP issued for parties in position of trust where
security is required. General Accident and Employers' Liability
Insurance on the most approved plans.

A. I. HUBBARD, Chief Agent for Canada.

The Directors are open to entertain applications for agencies where the Com-
pany is not already efficiently represented.