

**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 . . . . .	36,483,313
INSURANCE IN FORCE . . . . .	813,294,160

Good Agents are Wanted

for several central and productive localities 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. STANOLIFFE, Gen'l Manager.

**CONFEDERATION**  
LIFE ASSOCIATION,  
Head Office: - TORONTO.

The unconditional accumulation policy of this Association is unsurpassed for advantageous 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.Q.



**H. D. LAYMAN,**  
THE  
**Layman Pneumatic Boats,**

DEALER IN

Sporting Boats,  
Pleasure Boats and  
Life Preservers.

OFFICE AND SALESROOM:

30 West 29th St., Cor. Broadway,

**NEW YORK.**

The above remarkably ingenious invention not only fill the sportsman's demands as a fishing and hunting craft, but is the most convenient small boat made for many purposes :

1. Both hands are free to fish, shoot or work.
2. It cannot be upset by the occupant.
3. It is as comfortable as a rocking chair.
4. If filled with water, it still floats and carries the weight of two men.
5. It weighs but 20 lbs. and can be carried in a hand satchel.

Send 5 Cents for  
ILLUSTRATED  
CATALOGUE,  
above address.



THE LAYMAN PNEUMATIC SPORTING AND OUTING 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.

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 1808.

SUBSCRIBED CAPITAL, . . . . . \$6,000,000  
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 & MCGREGOR, 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 Company is not already efficiently represented.