

Insurance.

**The Federal Life ASSURANCE COMPANY.**

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$1,475,283.41  
 Surplus to Policyholders - - - 717,884.21  
 Paid Policyholders in 1898 - - - 143,702.25

MOST DESIRABLE POLICY CONTRACTS.

JAS. H. BEATTY, President. DAVID DEXTER, Managing Director.

J. K. McCUTCHEON, Sup't. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

**The Best Company FOR THE BEST RISKS**

is the one that is most rigid in its selection and classification of risks; the most careful in the selection of its investments and the most economical and progressive in its management.

If you think of insuring study the record of

**The Temperance & General Life Assurance Co y.**

from it you will learn of its unparalleled record with regard to mortality and prompt returns from investments.

If you are in every respect a first class risk, write for literature or consult an agent of the Company.

Hon. G. W. ROSS, President. H. SUTHERLAND, Manager.

HEAD OFFICE, Globe Building, TORONTO.

**Scottish Union and National INSURANCE COMPANY.**

Of Edinburgh, Scotland.

ESTABLISHED 1804.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.  
 Capital ..... \$30,000,000 | Invested Funds..... \$13,500,000  
 Total Assets ..... 34,472,705 | Deposited with Dom. Govt., 125,000  
 (Market value.)

WALTER HAVANAGH, Resident Agent, 117 St. Francois Xavier St., MONTREAL

Insurance.

**British \* America ASSURANCE COMPANY.**

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

**FIRE AND MARINE.**

Cash Capital. . . . . \$750,000.00  
 Total Assets, over . . . . . \$1,510,827.88  
 Losses Paid since organization, . . . \$16,920,202.75

Gzo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. Sims, Secretary  
 C. R. G. JOHNSON, Res. Agent, Canada Life Building, MONTREAL.

**The Mutual Life INSURANCE COMPANY**

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1898

Assets, -	\$184,935,690.80
Reserve on Policies (American Table, 4 p.c.).....	\$168,221,916
Liabilities other than Reserve.....	1,623,951
Surplus.....	15,089,822
Receipts from all sources.....	41,958,145
Payments to Policy-holders.....	20,885,473
Whole Life Risks assumed and renewed, 219,805 policies.....	637,726,276
Risks in force, 273, 213 policies, amounting to.....	802,867,478

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.

**Caledonian Insurance Co'y**

THE OLDEST SCOTTISH FIRE OFFICE.

1724 NOTRE DAME, - MONTREAL.

LAYSING LEWIS, Manager.

THE

**NORTH AMERICAN LIFE ASSURANCE COMPANY.**

Head Office: - TORONTO, Ont.

The following figures taken from the last financial statement show the unexcelled financial position to which the Company has attained. It has

Assets ..... \$ 3,137,828.61  
 Cash Income..... 785,130.91  
 Net Surplus..... 474,029.05  
 Insurance in Force..... 20,595,708.00

L. GOLDMAN, Secretary. WM. McCABE, Man. Dir.

Messrs. AULT and McCONKEY, Managers for Province of Quebec, 180 St. James St., Montre

**LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.**

Available Assets, - - \$58,553,900  
 Funds Invested in Canada, - \$2,110,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

Canada Board of Directors:  
 EDMOND J. BARBEAU, Chairman.  
 WENTWORTH J. BUCHANAN, Deputy Chairman.  
 A. F. GAULT, SAML. FINLEY, E. S. CROUSTON.  
 G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch: MONTREAL.

**THE WATERLOO MUTUAL**

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.

GEORGE RANDALL, Esq., President; JOHN SHUB, Esq., Vice-President; Frank Haight, Esq., Manager; John Killer, Esq., Inspector.

**Saxe & Archibald, ARCHITECTS**

Room 79, Imperial Building, MONTREAL.

Fire. Life. Marine.

**Edward T. Taylor & Son**

General Insurance Agents,  
 Money to Loan on Mortgage.

43 St. Francois Xavier S  
 MONTREAL.

Telephone Main 2205.  
 Accident. Employers' Liability.

**"The St. Lawrence" FIRE INSURANCE COMPANY**

Incorporated 1886.  
 Capital - - - \$250,000.

Head Office: 10 Place d'Armes, MONTREAL  
 J. Gustave Lavolette, Pres. F. Gauthier, Man.

If You Want . . .

**CUTS for Effect**

or Catalogue Illustrations  
 WELL AND QUICKLY DONE.

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**DENNISON,**  
 PHOTO-ENGRAVER  
 2264 St. Catherine St.  
 MONTREAL.

**Have You**

Anything to place before the drug trade of Canada? Write to us for rates. Read what a New York publication says about the Montreal Pharmaceutical Journal:

New York, April 29th, 1898.

"In all British North America, consisting of British Columbia, Manitoba, New Brunswick, Northwest Territories, Nova Scotia, Ontario, Prince Edward Island, Quebec and Newfoundland, the largest circulation credited to any publication devoted to drugs, chemicals, pharmacy, paints, perfumery and soap is accorded to the Pharmaceutical Journal, a monthly, published at Montreal, Que., and the publishers will guarantee the accuracy of the circulation rating accorded to this paper by a reward of one hundred dollars payable to the first person who successfully assails it."

Address all communications,  
**Montreal Pharmaceutical Journal,**  
 53 St. Sulpice St., MONTREAL