

**NEW YORK LIFE**  
INSURANCE COMPANY,

**JOHN A. McCALL, President.**

Assets, over - - \$148,000,000  
Of which \$17,000,000 is surplus assets.  
Insurance in force, \$780,000,000

**GOOD AGENTS WANTED.**

Apply to

**DAVID BURKE,**

GENERAL MANAGER,

MONTREAL

**BRITISH EMPIRE**

Mutual Life

**ASSURANCE CO. of LONDON, ENG.**

ESTABLISHED 1817.

**CANADA BRANCH, - MONTREAL.**

|                                   |             |
|-----------------------------------|-------------|
| Canadian Investments, nearly..... | \$1,600,000 |
| Accumulated Funds.....            | \$548,625   |
| Income.....                       | 1,415,000   |
| Total Claims paid.....            | 12,000,000  |

Result of 15th Triennial Valuation 31st Dec., 1893.  
Larger Cash Surplus,  
Increased Bonus,  
Valuation Reserves Straightened,  
Special Advantages to Total Abstainers.

**E. STANCLIFFE, Gen'l Manager.**

Conditionless,  
Offering six modes of settlement.  
Non-Forfeitable;  
Extended insurance,  
Devoid of ambiguous phrases.  
Economical.  
Rates average, lowest in the market  
Automatically, non-forfeitable after  
Two years from date of issue.  
Immediate payment of claims,  
Outtying all others.  
Notification not required for extended insurance.

**Life Association's New Policy.**

Enquire for particulars from any of the agents, or from  
**H. J. JOHNSTON, - Manager, P.Q.,**  
207 St. James St., MONTREAL.

GET AN ESTIMATE FOR YOUR

**Fence Posters, \* Placards  
and Hand-Bills**

AT THE OFFICE OF THE

Journal of Commerce, 171 St. James Street.

**WESTERN ASSURANCE COMPANY.**

**FIRE AND MARINE. Incorporated 1851.**

Assets, over - - - - - \$2,400,000.00  
Income for Year ending 31st December, 1893, over - 2,350,000.00

Head Office, - Toronto, Ont.

**J. J. KENNY, - Managing Director.**

A. M. SMITH, President. C. C. FOSTER, Secretary  
J. H. ROYER & SON, Managers Montreal Branch.

190 ST. JAMES STREET.

**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 & McCREGOR, Managers.**

**THE IMPERIAL**  
INSURANCE COMPANY LIMITED  
**FIRE.**

LONDON.

ESTABLISHED 1803.

|                                     |             |
|-------------------------------------|-------------|
| SUBSCRIBED CAPITAL, . . . . .       | \$8,000,000 |
| 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**

**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.

**C. D. RICHARDSON, Chief Agent for Canada.**

**A. I. HUBBARD, General Agent, MONTREAL.**

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