

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

Statement of Business,  
December 31st. 1894.  
ASSETS INVESTED - - - - \$162,011,770  
SURPLUS - - - - - 20,249,307  
INCOME IN 1894 - - - - 86,483,313  
INSURANCE IN FORCE - - - 813,204,160

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. STANOLIFFE, 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.Q.



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 pur-  
poses:

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.

See illustrated article in the "Scientific American" of May 18, 1895.

**H. D. LAYMAN,**

DEALER IN  
THE

**Layman Pneumatic Boats,**

Sporting Boats,  
Pleasure Boats and  
Life Preservers.

OFFICE AND SALESROOM:

30 West 29th St.; Cor. Broadway,

**NEW YORK.**

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.

**WESTERN ASSURANCE**  
COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over - - - - - \$2,850,000.00  
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, - - - - - \$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.  
S. 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 Com-  
pany is not already efficiently represented.