

WALTER KAVANAGH'S AGENCY,
ST. FRANCOIS EXAVIER ST. MONTREAL.

COMPANIES REPRESENTED,
SCOTTISH UNION AND NATIONAL OF SCOTLAND
NORWISH UNION FIRE INS. SOCT OF ENGLAND
EASTERN ASSURANCE CO'Y. OF CANADA.

COMBINED CAPITAL AND ASSETS:
\$45,520,000.

CALEDONIAN INSURANCE Co. of EDINBURGH
THE OLDEST SCOTCH FIRE OFFICE.

CAPITAL, \$5,000,000.

HEAD OFFICE FOR CANADA:
45 ST. FRANCOIS XAVIER STREET, MONTREAL.

SPECIAL CITY AGENTS:
E. T. TAYLOR & SON, WILSON & GILLESPIE,
GEORGE ROSS ROBERTSON & SONS.
A. M. NAIRN, LANSING LEWIS,
Inspector. Manager.

INSURANCE COMPANY OF NORTH AMERICA,
PHILADELPHIA.
Organized 1792 - - Incorporated 1794.

Capital Paid up.....	\$3,000,000
Reserve re-Insurance.....	3,549,822
Reserve for Unadjusted Losses, etc	502,933
Net Surplus.....	2,225,475
	\$9,278,220

FIRE & MARINE INSURANCE.

ROBERT HAMPSON, General Agent for Canada,
18 CORN EXCHANGE.

THE IMPERIAL INSURANCE CO'Y,
LIMITED.
ESTABLISHED AT LONDON, 1803.
FIRE.

Subscribed Capital.....\$6,000,000.
Cash Assets over.....\$9,500,000

Insures against loss by fire only. Entire assets available for fire losses.
Canadian Branch Office in the Company's Building.
107 ST. JAMES STREET.
E. D. LACY, Resident Manager for Canada, Montreal.

WESTERN ASSURANCE COMPANY.
FIRE & MARINE.
INCORPORATED 1851.

Capital and Assets.....\$2,551,027 09
Income for Year ending 31st Dec., 1891..... 1,797,995 03

HEAD OFFICE - - - - - TORONTO ONT.
J. J. KENNY, Managing Director.
A. M. SMITH, President. C. C. FOSTER, Secretary.
J. H. ROUTH & SON, Managers Montreal Branch,
190 ST. JAMES STREET.

THE LONDON ASSURANCE.
ESTABLISHED 1720.

TOTAL FUNDS NEARLY \$18,000,000.
FIRE RISKS ACCEPTED AT CURRENT RATES.

E. A. LILLY, Manager Canada Branch,
Waddell Building, Montreal.

LONDON & LANCASHIRE LIFE.
HEAD OFFICE FOR CANADA.

Cor. St. James St. and Place d'Armes Square, Montreal.
Assets in Canada about.....\$1,500,000
Surplus to Policy Hold.rs..... \$327,000
World-Wide Policies, Absolute Security.

LIFE rate endowment Policies a special y
Special terms for the payment of premiums and the revival of policies.

DIRECTORS.
Sir Donald A. Smith, K. C. M. G., M. P., Chairman.
Robert Benny, Esq. R. B. Angus Esq.
Saulford Fleming, Esq., C. M. G.
Manager for Canada, B. HAL. BROWN.

NEW YORK LIFE INSURANCE CO.
STATEMENT—JANUARY 1, 1892.

From Report of James F. Pierce, Insurance Commissioner for the State
of New York.

Assets.....	\$125,947,290 81
Liabilities.....	110,806,267 50
Surplus.....	15,141,023 31
Income.....	31,854,194 00
New Business written in 1891.....	\$152,664,982 00
Insurance in Force (over).....	\$614,824,713 00

JOHN A. McCALL President. HENRY TUCK, Vice-President.
DAVID BURKE, General Manager for Canada.

NORTH BRITISH & MERCANTILE INSURANCE
COMPANY,
ESTABLISHED 1809.

IS THE LARGEST AND STRONGEST COMPANY IN EXISTENCE.

MODERATE ASSETS, AT 31st DECEMBER, \$52,053,716.51.
HEAD OFFICE IN CANADA, MONTREAL.

CANADIAN INVESTMENTS, \$4 599,753.00.

THOMAS DAVIDSON, Manager-Director.
MONTREAL.

QUEEN INSURANCE COMPANY.
OF AMERICA.

Assets upwards of..... \$3,000,000
Deposited at Ottawa 250,000

1759 NOTRE DAME ST., MONTREAL.
H. J. MUDGE,
Resident Manager