

Insurance.

**THE FEDERAL LIFE ASSURANCE COMPANY.**

HEAD OFFICE, - HAMILTON, ONT.

Guarantee Capital, - - - - - \$700,000  
Government Deposit, - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.

On the Ordinary Level Premium Plans, the **POPULAR HUMAN'S PLAN** and the most perfect Endowment

Read now before the public.

Agents wanted in all unrepresented districts.

**H. RUSSELL POPHAM,** General Agent, Montreal. **DAVID DEXTER,** Managing Director.

**WORTH KNOWING**

"It is the safest and fairest Policy I have ever seen," was the remark made by a prominent representative of one of the largest and best American Life Insurance Companies when he had carefully examined the ordinary Life Policy of The Temperance and General Life Assurance Co.

This is the only policy offered to the Canadian public that can neither lapse nor expire, as to its paid-up value, till death ensues, after three annual premiums have been paid on it.

HEAD OFFICE, - 22 to 28 King St. West, - TORONTO

HON. G. W. ROSS, LL.D., - - - - - President.

HON. S. H. BLAKE, Q. C., - - - - - } Vice-Presidents.

ROBT. McLEAS Esq., - - - - - } Vice-Presidents.

**H. SUTHERLAND,** - - - - - Manager

Correspondence solicited. Agents wanted.

**THE DOMINION LIFE ASSURANCE CO.**

Waterloo, Ont.

Subscribed Capital - - - - - \$252,600  
Paid up in Cash - - - - - 63,150  
Govt. Deposit - - - - - 50,000

JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.  
THOMAS HILLIARD, Esq., Managing Director.

Insurance

**BRITISH AMERICA ASSURANCE CO.**

**FIRE AND MARINE.**

Incorporated 1882.

HEAD OFFICE, - - - - - TORONTO.

Cash Capital and Assets, \$1,133,886.52.

BOARD OF DIRECTORS:

JOHN MORISON, Governor. JOHN LEYS, Deputy Governor.

John Y. Reid. G. M. Kingshorn (Montreal). T. H. Purdom.  
A. Myers. Thos. LORR. George H. Smith.  
Thos. H. Robertson.

THE

**United Fire Insurance Co.**

(LIMITED.)

ESTABLISHED 1877.

HEAD OFFICE, BROWN STREET, MANCHESTER.

MONTREAL OFFICE, 1740 NOTRE DAME ST.

Capital Subscribed ..... \$1 250,000  
Capital paid up in Cash..... \$500,000  
Funds in hand in addition to Capital..... \$782,500

J. N. LANE, General Manager & Secretary.

T. H. HUDSON - - - - - Manager for Canada.

Approved Risks Insured upon the most reasonable terms. Losses promptly and liberally settled.

This Company has acquired by purchase the Canadian business and good will of the City of London Insurance Co., assuming thereby liabilities for all current risks. It also respectfully desires the continuance of the connection thus formed.

**QUEEN INSURANCE COMPANY of AMERICA.**

Paid \$549,462.00 for losses by the conflagration at St. John's Ndd., 8th July, 1892, without a single difficulty or dispute.

H. J. MUDGE, Resident Manager, MONTREAL.

HUGH W. WONHAM, Special City Agent,

1759 NOTRE DAME STREET.

**The WATERLOO MUTUAL FIRE INSURANCE COMPANY.**

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 31, '92, \$308,279.00

CHARLES HENDRY, Esq., President; GEORGE RAMDALL, Esq., Vice-President. C. M. Taylor, Esq., Secretary; John Killear, Esq., Inspector.

**MERCANTILE**

**FIRE INSURANCE COMP'Y. WATERLOO, Ont.**

Subscribed Capital.....\$200,000.00  
Government Deposit..... 20,000.00  
Losses Promptly Adjusted and Paid.

I. E. BOWMAN, Esq., President; J. LOCKIE, Esq. Secretary; J. B. COOK, Esq., Inspector.

**LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY. LIFE and FIRE.**

Invested Funds, - - - - - \$40,833,724  
Funds invested in Canada, over - 1,000,000

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

CANADA BOARD OF DIRECTORS:

HON. HENRY STARNES, Chairman.  
EDWARD J. BARBARO, Esq.  
WENTWORTH J. BUCHANAN, Esq.

G. F. O. SMITH, Resident Secretary.

Medical Referee—D. G. MACGILLUM, Esq., M.D.  
Standing Counsel—Geo. B. CRAMP, Esq.

HEAD OFFICE, CANADA BRANCH: MONTREAL.

**NORTH AMERICAN LIFE ASSURANCE COMPANY.**

Head Office, - - - - - TORONTO.

President, - - - - - JOHN L. BLAIR, Esq.

Vice-Presidents, - { HON. G. W. ALLEN

J. K. KERR, Esq., Q.C.

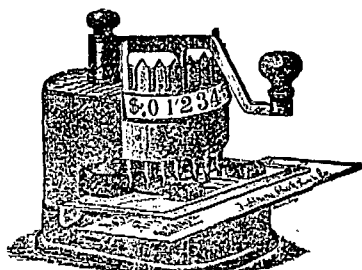
WILLIAM McCAE, F. I. A., Managing Director

The operations of the Company for the year ending 31st December, 1891, were the most successful in its history, as shown by the following figures:

Cash Income . . . . . \$ 401,046.56  
Assets . . . . . 1,215,560.41  
Reserve Fund . . . . . 964,548.00  
Net Surplus . . . . . 183,012.41

CHARLES AULT, M.D., Manager Prov. Quebec  
Montreal Office, - 63 St. James St.

**THE LIGHTNING CHECK PUNCH**



Prevents Raising of Checks.

SPACKMAN & Co., 164 St. James St. MONTREAL.

**IMPERIAL**

Insurance Company, Limited **FIRE.**

Established at London in 1803.

Subscribed Capital, - - - - - £1,200,000  
Cash Assets, more than - - - - - £1,600,000

107 St. James Street.

E. D. LAOY, Resident Manager for Canada.

**DRUMMOND, McCALL Pipe Foundry Co. (LIMITED)**

MANUFACTURERS

**Cast-Iron Water and Gas Pipes,**

NEW YORK LIFE INS. BUILDING MONTREAL.

WORKS: - - LACHINE, QUE.

**BOOK BINDING AND JOB PRINTING**

IN ALL VARIETIES,

AT THE

JOURNAL OF COMMERCE.