

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

Statement of Business,  
December 31st, 1894.

ASSETS INVESTED	\$162,011,770
SURPLUS	20,240,807
INCOME IN 1894	36,483,313
INSURANCE IN FORCE	813,294,160

**Good Agents are Wanted**

For several central and productive localities 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. STANCLIFFE, Gen'l Manager.

**CONFEDERATION**

LIFE ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulation policy of this Association is unsurpassed for advantageous terms. It is in the interest of all intending insurers to secure one without delay.

RISKS IN FORCE

Over \$25,000,000.00.

Montr'al Office:

207 ST. JAMES ST.

H. J. JOHNSTON,

Manager, P.Q.



**H. D. LAYMAN,**

DEALER IN

**The Layman Pneumatic Boats, Sporting Boats,**

Pleasure Boats and Life Preservers,

Office & Salesroom, 30 West 29th St., Cor. Broadway,

**NEW YORK.**

THE ANGLO-AMERICAN TELEGRAPH COMPANY, Limited.

Established 1866.

FIVE DIRECT CABLE ROUTES BETWEEN THE UNITED STATES OF AMERICA AND EUROPE.

Cablegram received at No. 8 Broad St., New York, June 6, 1895.

Place from	No. Messenger.	No. of words.	Received by	When received.
Govt.	406 Z.	26	Me.	22 Y M.
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To (Answer paid) New York, Broadway, 1851.

Mr. H. D. LAYMAN:

Please send immediately four Outing Boats; wait answer.

Address: St. Petersburg, GRAND DUKE ALEXANDER OF RUSSIA.

THE LAYMAN PNEUMATIC SPORTING AND OUTING BOATS.

These 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. Impossible to submerge or capsize them.

- Style A.—Plain Boat, all black rubber, weight 38 pounds; extreme sizes, length 45 inches, breadth 32 inches; floating capacity 350 pounds, and is suitable for persons weighing 150 pounds or less . . . . . \$35 00
- Style B.—Mackintosh, dead grass color above, black rubber below water line, otherwise same style as A . . . . . 42 00
- Style A A.—All black rubber, weight 20 pounds, extreme sizes, length 48 inches, width 30 inches, floating capacity 400 pounds . . . . . 40 00
- Style B B.—Mackintosh, dead grass color above and black rubber below water line, same style as A A . . . . . 47 00
- No. 1—Storm Cape, black rubber, \$5 00 No. 2—Storm Cape Mackintosh 7 50
- Canvas Carryall Bags for Pneumatic Boats, each . . . . . 2 50
- Rubber Inflator . . . . . 1 00

H. D. LAYMAN, 851 Broadway, Cor. 14th St., NEW YORK

Prices given are net F.O.B. at New York. Remittance by New York Exchange P. O. Money Order, or by Express. No Checks. Goods may be shipped C.O.D. for balance, with privilege of express office examination when 25 per cent. of amount accompanies the order.

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

**WESTERN ASSURANCE COMPANY.**

FIRE AND MARINE. Incorporated 1851.

Assets, over	\$2,350,000.00
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.

**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.

**THE IMPERIAL**  
INSURANCE COMPANY LIMITED

**FIRE.**

LONDON.

ESTABLISHED 1808.

SUBSCRIBED CAPITAL,	\$3,000,000
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.

A. I. HUBBARD, Chief Agent for Canada.

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