

THE  
**ACCUMULATION POLICY**  
OF THE  
**NEW YORK LIFE**  
IN  
A Policy with no Restrictions  
whatever  
AND  
**BUT A SINGLE CONDITION**  
NAMELY,  
*The Payment of Premiums.*

**DAVID BURKE,**  
General Manager for Canada

**BRITISH EMPIRE**

Mutual Life  
*Assurance Co. of London, Eng.*

ESTABLISHED 1847

CANADA BRANCH, MONTREAL.

Canadian Investments, nearly, - \$1,500,000  
Accumulated Funds, - - - - - 8,200,000  
Annual Income, over - - - - - 1,300,000  
Assurance in Force, - - - - - 31,500,000  
Total Claims Paid, - - - - - 10,000,000

Bonuses every 8 years. Free Policies  
Special Advantages to Total Abstainers.

*F. STANCLIFFE, General Manager.*

J. E. & A. W. SMITH, Gen. Agents, Toronto  
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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  
Outvying all others  
Notification not required for ex-  
tented insurance.

*Life Association's New Policy.*

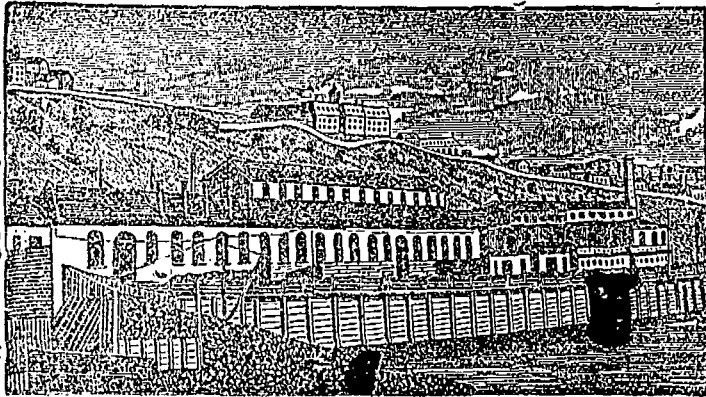
Enquire for particulars from any of the  
agents, or from  
**H. J. JOHNSTON & SON, Managers, P.Q.,**  
207 St. James Street, MONTREAL

TELEPHONE 504.

ESTABLISHED

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Stoves,  
Stove Fittings,  
Holloware,  
Ploughs and  
Plough Castings,  
Builders' Castings  
—101—  
Founders, Machinists  
AND  
BOILER MAKERS,  
Commercial -:- Street  
LEVIS, P.Q.



Marine Engines and  
Boilers.  
Stationary Engines &  
Boilers.  
Flour and Saw-Mill  
Machinery.  
House -:- and Bridge  
Girders!  
—101—  
**Works & Office:**  
Commercial -:- Street  
LEVIS, P.Q.

**WESTERN**  
**Assurance Company,**  
FIRE AND MARINE. INCORPORATED 1851.  
Assets, - - - - - \$1,555,865.19  
Income for Year ending 31st Dec., 1891 - 1,800,000 00  
Head Office: - - - - - Toronto, Ont.  
J. J. KENNY, Managing Director.  
A. M. SMITH, President. C. C. FOSTER, Secretary.  
J. H. BOUTH & Son, Managers Montreal Branch,  
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**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.

**ALBION FIRE**  
**Insurance -:- Association**  
(LIMITED),  
OF LONDON, ENGLAND.

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No. 47 St. Francois Xavier Street.  
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**LONDON**  
**Guarantee and Accident Co.**  
Limited.  
OF LONDON, - ENGLAND  
CAPITAL, \$1,250,000.  
*as 10/10 for Canada:* N. E. Cor, King & Yonge Sts., 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.  
G. D. RICHARDSON, Chief Agent for Canada.  
A. J. HUBBARD, General Agent, MONTREAL  
The Directors are open to entertain applications for agencies where the Com-  
pany is not already efficiently represented.