

**NEW YORK LIFE**  
**INSURANCE COMPANY,**  
**JOHN A. McCALL, President.**  
 January 1st, 1897.  
 Total Assets, \$187,176,406.  
 Actual Surplus, \$26,657,332.  
 Insurance in Force, \$820,516,648.

**CANADIAN BUSINESS.**

Income in Canada.....	\$ 990,918.29
Assets " " " " " "	4,300,038.10
Liabilities " " " " " "	4,345,513.36
Surplus Assets, " " " " " "	14,021.74
Insurance in Force " " " " " "	21,782,818.00

Applications invited by the undersigned for general and special agencies, and management of territory from experienced Life Insurance men, as well as from those wishing to acquire training and experience.

**R. HOPE ATKINSON.**  
 Agency Director,  
 Company's Building, MONTREAL.

**WANTED.**--The address of W. H. Lynch; formerly of Dunville and Montreal and latterly of Kootenay, B.C., at the office of the "Journal of Commerce," Montreal.

THE . . . **EMPIRE**  
**BRITISH**  
**MUTUAL**  
**LIFE ASSURANCE COMPANY,**  
**OF LONDON, ENGLAND.**  
*ESTABLISHED HALF A CENTURY.*

**SPECIAL ADVANTAGES.**

All Profits belong to Members.  
 Liberal Bonuses equitably apportioned.  
 No Personal Liability of Members.  
 Low Premiums.  
 Large Reserves for Liabilities.  
 Non-F forfeiture and Indisputable Policies.  
 Liberal Surrender Values.  
 Immediate Settlement of Claims.  
 Invalid Lives Insured on Equitable Conditions.  
 Long Term Assurances, with Option of Continuance.  
 Temperance Section yielding Increased Bonuses.

Head Office, - CANADA.  
**MONTREAL.**  
**F. STANCLIFFE,** - Manager.  
*Agents Wanted.*

**CONFEDERATION**  
**LIFE ASSOCIATION,**  
 Head Office: - TORONTO.

The unconditional accumulative policy issued by this Association is unsurpassed as a means of Investment.

Cash Values,  
 Paid up Policies,  
 Extended Insurance.  
*GUARANTEED IN THE POLICY*

Montreal Office:  
**207 ST. JAMES ST.**  
**H. J. JOHNSTON,**  
 Manager, P.O.

**BOVRIL**

Made in England, from a formula similar to the original Fluid Beef, but from the finest Beef Extracts, extracted at the Company's Works in the Argentine Republic and Australia, is the most nourishing, palatable and stimulating

**BEEF PREPARATION**

at present offered to the public; it builds up the system after severe illness, and is relished and retained by invalids when all other foods are rejected; to the healthy it is a stimulating, strengthening and life-sustaining beverage.

**THE BUSINESS MAN,**

the financier, the professional man, or the book-keeper, will find that a cup of BOVRIL taken immediately before retiring for the night, will produce a sound, healthy night's sleep and a clear, active brain for the following day's work.

**BOVRIL, Limited, 30 FARRINGDON STREET, LONDON, E. C.**

DIRECTORS: The Rt. Hon. Lord Playfair, G.C.B., L.C.D.; J. Lawson Johnston; Dr. Farquharson, M.P.; Sir Edmund Comberell, V.C., G.C.B., and others

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 Journal of Commerce, 171 St. James St.

**WESTERN ASSURANCE COMPANY.**

**FIRE AND MARINE. Incorporated 1851.**

Assets, over \$2,320,000.00  
 Income for Year ending 31st December, 1896, over - 2,300,000.00

Head Office. - Toronto, Ont.  
 Hon: Geo. Cox, Presl. J. J. KENNY Vice-Presl. & Man.-Dir.  
 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.**  
**G. R. KEARLEY, 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  
**JAMES MCGREGOR, Manager.**

THE **LONDON**

**Guarantee and Accident Com'y, Ltd.**

Of London, England.

Deposit at Ottawa . . . . . \$73,000.00  
 Funds exceed . . . . . \$1,500,000.00

**SURETYSHIP BONDS** issued promptly at lowest rates to all persons in positions of trust where security is required. Accident, Elevator and Employer's Liability Policies issued. Agencies throughout Canada, United States, Europe and Australia.

Canada Branch, TORONTO.  
 Montreal Chief Office, 180 St. James St.

**A. I. HUBBARD, Manager for Canada**