

**WALTER KAVANAGH'S AGENCY,**  
ST. FRANCOIS XAVIER ST., MONTREAL.

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

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

**THE UNITED FIRE INSURANCE CO. Lim.,**  
OF MANCHESTER, ENG.,

Has purchased the Canadian business  
-OF THE-  
CITY OF LONDON.

Subscribed Capital.....	\$1,250,000
Capital Paid-up.....	500,000
Funds Exclusive of Capital .....	782,500

*Application for Agencies Invited*

T. H. HUDSON, }  
PERCY F. LANE, } *Managers.*

**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 Holders.....	\$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 Kenny, Esq. R. B. Angus Esq.  
Sandford Fleming, Esq., C. M. G.  
Manager for Canada, B. HAL. BROWN.

**SEE THE NEW TYPOGRAPHS . . .**

. . . AT OFFICE OF . . .

THE JOURNAL OF COMMERCE . . .  
. . . FINANCE & INSURANCE REVIEW.

THE BEST ADVERTISING MEDIUM IN CANADA.  
171 & 173 ST. JAMES STREET, MONTREAL.

**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.

THIS SPACE . . . . .  
. . . . . TO LET.

**QUEEN INSURANCE COMPANY.**  
OF AMERICA

Paid \$549,482.00 for losses by the conflagration  
at ST. JOHNS, N.F., 5th July, 1892, without a single  
difficulty or dispute.

H. J. MUDGE, Resident Manager, MONTREAL.  
HUGH W. WONHAM, Special City Agent,  
1759 NOTRE DAME STREET.