

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

January 1st, 1897.  
Total Assets, \$187,176,408.  
Actual Surplus, \$28,657,333.  
Insurance in Force, \$826,816,648.

CANADIAN BUSINESS.

Income in Canada	\$ 996,915.29
Assets	4,300,098.10
Liabilities	4,445,613.36
Surplus Assets	151,824.74
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 Danville and Montreal and latterly of Kootenay, B.C., at the office of the "Journal of Commerce," Montreal.

**WANTED**

**Agents ..**

OF INFLUENCE  
to represent a new ...

**Life Assurance Company.**

ADDRESS:  
UNDERWRITERS, BOX 151  
MONTREAL.

**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.Q.

**BOVRIL**

Is a fluid Beef prepared from the choicest cattle raised in the Argentine Republic and Australia.

**BOVRIL**

Contains both the stimulating and the nutritious properties of beef, and will sustain life without the aid of other nutritious food.

**BOVRIL**

Is suitable to all, from the infant to the athlete, and can be retained and relished by invalids when all other food is rejected.

Sold by all first-class Druggists and Grocers throughout the Dominion.

Get an Estimate  
for your

At the Office  
of the

Fence Posters,  
Placards and Hand-Bills  
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.

**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 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.

THE **LONDON**

**Guarantee and Accident Com'y, Limited**

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