Insurance.

THE FEDERAL
LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Guarantee Capital, - - - - - - - - *$700,000*
Government Deposit, - - - - - - - - - *51,000*

Writes Liberal Policies without Burdensome Conditions.

On the **Ordinary Level Premium Plans**, the **POPULAR HOMANS' PLAN** and the most perfect **Endowment Bond** now before the public.

Agents wanted in all unrepresented districts.

H. RUSSELL POPHAM, General Agent, Montreal. **DAVID DEXTER,** Managing Director.

WORTH KNOWING

"It is the safest and fairest Policy I have ever seen," was the remark made by a prominent representative of one of the largest and best American Life Insurance Companies when he had carefully examined **the ordinary Life Policy of The Temperance and General Life Assurance Co.**

This is the only policy offered to the Canadian public that can neither lapse nor expire, as to its paid-up value, till death ensues, after three annual premiums have been paid on it.

HEAD OFFICE, - 22 to 28 King St. West, - TORONTO

HON. G. W. ROSS, LL.D., - - - *President,*
HON. S. H. BLAKE, Q.C., - - } *Vice-Presidents.*
ROBT. McLEAN, Esq., - - - - }

E. SUTHERLAND, - - Manager

Correspondence solicited. Agents wanted.

Insurance.

BRITISH AMERICA
ASSURANCE CO.

HEAD OFFICE, - - TORONTO.
Incorporated 1833.

FIRE AND MARINE.

Cash Capital, - - - $750,000.00
Total Assets over - - $1,265,570.70
Losses Paid since organization, - $12,475,201.09

Geo. A. Cox, President. J. J. Kenny, Vice-Pres. P. H. Sims, Secretary
C. R. G. JOHNSON, Res. Agent, 42 St. John Street, MONTREAL.

THE
United Fire Insurance Co.
(LIMITED.)
ESTABLISHED 1877.

HEAD OFFICE, Brown Street, MANCHESTER.
MONTREAL OFFICE, 1740 NOTRE DAME ST.

Capital Subscribed $1,250,000
Capital paid up in Cash..... $500,000
Funds in hand in addition to Capital..... $782,500

J. N. LANE, General Manager & Secretary.

T. H. Hudson - - - Manager for Canada.

Approved Risks Insured upon the most reasonable terms.
Losses promptly and liberally settled.

This Company has acquired by purchase the Canadian business and good will of the City of London Insurance Co., assuming thereby liabilities for all current risks. It also respectfully desires the continuance of the connection thus formed.

Job Printing and Bookbinding of all kinds done at the JOURNAL OF COMMERCE.

The WATERLOO MUTUAL
FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 31, '92, $308,279.00

Charles Hendry, Esq., *President*; George Randall, Esq., *Vice-President*. C. M. Taylor, Esq., Secretary; John Killer, Esq., Inspector.

MERCANTILE
FIRE INSURANCE COMP'Y.
WATERLOO, Ont.

Subscribed Capital.....$200,000.00
Dom. Govt Deposit..... 50,079.76

Losses Promptly Adjusted and Paid.

I. E. Bowman, Esq., *President*; J. Lockie, Esq., *Secretary*; T. A. Gale, Esq., *Inspector*.

LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY.
LIFE and FIRE.

Invested Funds, - - - $40,833,724
Funds invested in Canada, over - 1,000,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

Canada Board of Directors:

Hon. Henry Starnes, Chairman.
Edward J. Barbeau, Esq.
Wentworth J. Buchanan, Esq.

G. F. C. SMITH, Resident Secretary.

Medical Referee—D. C. Macallum, Esq., M.D.
Standing Counsel—Geo. B. Cramp, Esq.

HEAD OFFICE, CANADA BRANCH:
MONTREAL.

NORTH AMERICAN LIFE
ASSURANCE COMPANY.

Head Office, - - - - - *TORONTO.*
President, - - - John L. Blaikie, Esq.
Vice-Presidents, - { - Hon. G. W. Allen
{ J. K. Kerr, Esq., Q.C.
William McCabe, F. I. A., Managing Director

The operations of the Company for the year ending 31st December, 1892, were the most successful in its history, as shown by the following figures:

Cash Income - - - $ 446,474.40
Assets - - - - - 1,421,981.80
Reserve Fund, - - - 1,115,846.00
Net Surplus, - - - 226,635.80

CHARLES AULT, M.D., Manager Prov. Quebec
Montreal Office, - *62 St. James St.*

DRUMMOND, McCALL
Pipe Foundry Co.
(LIMITED)

MANUFACTURERS

Cast-Iron Water and Gas Pipes,

NEW YORK LIFE INS. BUILDING

MONTREAL.

WORKS: - - LACHINE, QUE.

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.
E. D. LACY, Resident Manager.

SUN INSURANCE OFFICE FIRE
FOUNDED A.D. 1710

HEAD OFFICE,
Threadneedle Street, London, Eng.

Transacts Fire business only, and is the eldest purely fire office in the world. Surplus over capital and all liabilities exceeds $7,000,000.

CANADIAN BRANCH.
15 Wellington Street, East.
TORONTO, ONT.

H. M. BLACKBURN, - - Manager
W. ROWLAND, - - - Inspector

This Company commenced business in Canada by depositing **$300,000** with the Dominion Government for security of Canadian Policy-holders.

Allan & Williams, Gen. Agts., Winnipeg. Ira Cornwall, Gen. Agt., St. John, N.B