

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

Statement of Business,  
December 31st, 1894.  
ASSETS INVESTED . . . . . \$102,011,770  
SURPLUS . . . . . 20,249,307  
INCOME IN 1894 . . . . . 36,483,313  
INSURANCE IN FORCE . . . . . \$13,294,160

Good Agents are Wanted  
for several central and productive local-  
ities in Canada.  
Apply to  
**DAVID BURKE,**  
GENERAL MANAGER,  
Company's Building, MONTREAL.

THE  
**BRITISH EMPIRE**  
MUTUAL  
LIFE ASSURANCE COMPANY,  
OF LONDON, ENGLAND.

ESTABLISHED 1847.  
Head Office, - CANADA.  
British Empire Building,  
MONTREAL.  
Government Deposit, - \$747,207.34  
RESULTS OF VALUATION 1893.  
Larger Cash Surplus,  
**INCREASED BONUS.**  
Valuation Reserves Strengthened,  
IMMEDIATE ANNUITIES GRANTED.  
SEND FOR TERMS.  
F. STANCLIFFE, Gen'l Manager.

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

The unconditional accumulation policy  
of this Association is unsurpassed for ad-  
vantageous terms. It is in the interest of  
all intending insurers to secure one without  
delay.  
RISKS IN FORCE  
Over \$25,000,000.00.  
Montreal Office :  
207 ST. JAMES ST.  
H. J. JOHNSTON,  
Manager, P.O.



**H. D. LAYMAN,**

DEALER IN

**The Layman Pneumatic Boats, Sporting  
Boats,**  
Pleasure Boats and Life Preservers,  
Office & Salesroom, 30 West 29th St., Cor. Broadway,  
NEW YORK.

THE ANGLO-AMERICAN TELEGRAPH COMPANY, Limited.  
Established 1866.  
FIVE DIRECT CABLE ROUTES BETWEEN THE UNITED STATES OF AMERICA AND  
EUROPE.  
Cablegram received at No. 8 Broad St., New York, June 6, 1895.

Place from	No. Mes-enger.	No. of words.	Received by	When received.
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To (Answer paid) New York, Broadway, 1861.  
Mr. H. D. LAYMAN:  
Please send immediately four Outing Boats; wait answer.  
Address: St. Petersburg, GRAND DUKE ALEXANDER OF RUSSIA.

THE LAYMAN PNEUMATIC SPORTING AND OUTING BOATS.  
These boats are made in two standard sizes and are adapted to persons of  
both sexes, and all sizes from 40 pounds to 400 pounds, and are absolutely safe  
and reliable. Impossible to submerge or capsizes them.

- Style A.—Plain Boat, all black rubber, weight 18 pounds; extreme sizes,  
length 45 inches, breadth 32 inches; floating capacity 350 pounds, and is suitable  
for persons weighing 150 pounds or less . . . . . \$35 00
- Style B.—Mackintosh, dead grass color above, black rubber below water  
line, otherwise same style as A. . . . . 42 00
- Style A A.—All black rubber, weight 20 pounds, extreme sizes, length  
43 inches, width 36 inches, floating capacity 400 pounds . . . . . 40 00
- Style B B.—Mackintosh, dead grass color above and black rubber below  
water line, same style as AA . . . . . 47 00
- No. 1—Storm Cape, black rubber, \$5 00 No. 2—Storm Cape Mackintosh 7 50
- Canvas Carryall Bags for Pneumatic Boats, each . . . . . 2 50
- Rubber Inflator . . . . . 1 00

H. D. LAYMAN, 851 Broadway, Cor. 14th St., NEW YORK

Prices given are net F.O.B. at New York. Remittance by New York Ex-  
change P. O. Money Order, or by Express. No Checks. Goods may be shipped  
C.O.D. for balance, with privilege of express office examination when 25 per  
cent. of amount accompanies the order.  
See illustrated article in the Scientific American of May 18, 1895.

**WESTERN ASSURANCE**  
COMPANY.  
FIRE AND MARINE. Incorporated 1851.

Assets, over . . . . . \$2,350,000.00  
Income for Year ending 31st December, 1894, over . . . . . 2,175,000.00

Head Office. - Toronto. Ont.  
J. J. KENNY, Vice-President & Man.-Director.  
Geo. Cox, President. 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.  
A. D. LACY, 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  
EVANS & MCGREGOR, Managers.

**LONDON**  
Guarantee and Accident Com'y, Ltd.  
Of London, England.

Capital. \$1,250,000.  
Head Office for Canada, N. E. corner King and Yonge Streets  
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.  
A. I. HUBBARD, Chief Agent for Canada.  
The Directors are open to entertain applications for agencies where the Com-  
pany is not already efficiently represented.