

**THE ACCUMULATION POLICY OF THE NEW YORK LIFE**

A Policy with no Restrictions whatever AND BUT A SINGLE CONDITION NAMELY, *The Payment of Premiums.*

**DAVID BURKE,**  
General Manager for Canada

**BRITISH EMPIRE**

Mutual Life Assurance Co. of London, Eng.

ESTABLISHED 1847.

CANADA BRANCH, MONTREAL.

Canadian Investments, over	\$1,306,000
Accumulated Funds,	7,665,890
Annual Income,	1,295,000
Assurance in Force,	31,250,000
Total Claims Paid,	9,763,340

Bonuses every 3 years. Free Policies  
Special Advantages to Total Abstainers.

**F. STANCLIFFE, General Manager.**

J. E. & A. W. SMITH, Gen. Agents, Toronto  
Wm. CLINT, Gen. Agent, P.Q., - - Quebec

**LONDON Guarantee . . . . . AND Accident**

COMPANY (LIMITED)  
OF LONDON, ENGLAND  
CAPITAL, - \$1,250,000.

Head Office for Canada:  
72 KING ST. EAST, TORONTO.

**BONDS OF SURETYSHIP**  
Issued for parties in position of trust where security is required.  
ACCIDENT INSURANCE on the most approved plans

A. T. McCORD . . . TORONTO,  
CHIEF AGENT FOR CANADA.  
A. J. HUBBARD, General Agent, MONTREAL  
The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.

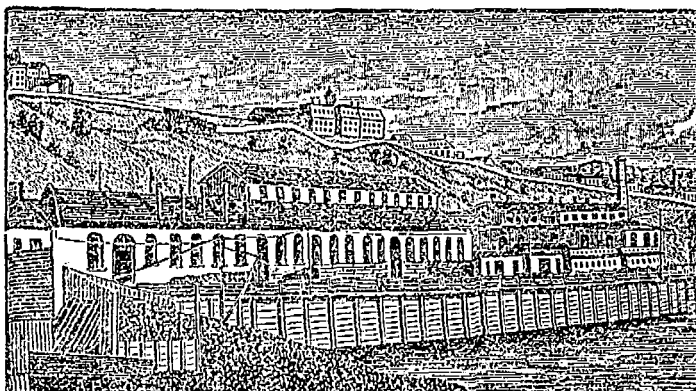
TELEPHONE 504.

ESTABLISHED 1864.

**CARRIER, LAINE & CO.,**

Stoves,  
Stove Fittings,  
Holloware,  
Ploughs and  
Plough Castings,  
Builders' Castings

Founders, Machinists  
AND  
BOILER MAKERS,  
Commercial Street  
LEVIS, P.Q.



Marine Engines and  
Boilers.  
Stationary Engines &  
Boilers.  
Flour and Saw-Mill  
Machinery.  
House and Bridge  
Girders.

Works & Office:  
Commercial Street  
LEVIS, P.Q.

**WESTERN Assurance Company,**

FIRE AND MARINE, INCORPORATED 1851.

Assets,	\$1,555,685 19
Income for Year ending 31st Dec., 1891	1,800,000 00

Head Office: - - - - - Toronto, Ont.

J. J. KENNY, Managing Director.  
A. M. SMITH, President. C. C. FOSTER, Secretary.  
J. H. ROUGH & Son, Managers Montreal Branch,  
190 ST. JAMES STREET.

**THE FIRE Insurance Association**

(LIMITED),  
OF LONDON, ENGLAND.

SIR DONALD A. SMITH, K.C.M.G., M.P., - - Chairman  
ROBERT BENNY, Esq., - - - - - } - - Directors  
SANDFORD FLEMING, Esq., C.M.G. - -

Chief Office for Canada: - - MONTREAL  
No. 47 St. Francois Xavier Street.  
J. J. KENNY, Manager.

**LONDON AND LANCASHIRE LIFE**

**CONFEDERATION LIFE.**

W. O. MACDONALD, Actuary. J. K. MACDONALD, Man. Director.

INCOME 1891:

Premiums and Interest, - \$872,547.47

BUSINESS IN FORCE:

TWENTY AND A HALF MILLIONS

Assets and Capital, - \$4,588,186.

H. J. JOHNSTON, - - - - - Manager for Province of Quebec