

Insurance.

**The Federal Life ASSURANCE COMPANY.**

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - \$1,475,283.41  
 Surplus to Policyholders - - - 717,884.21  
 Paid Policyholders in 1898 - - - 143,702.25

MOST DESIRABLE POLICY CONTRACTS.

JAS. H. BEATTY, DAVID DEXTER,  
 President, Managing Director.

J. K. McCUTCHEON,  
 Sup't. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

**The Best Company FOR THE BEST RISKS**

Is the one that is most rigid in its selection and classification of risks; the most careful in the selection of its investments and the most economical and progressive in its management.

If you think of insuring study the record of

The Temperance & General Life Assurance Co'y,

from it you will learn of its unparalleled record with regard to mortality and prompt returns from investments.

If you are in every respect a first class risk, write for literature or consult an agent of the Company.

Hon. G. W. ROSS, H. SUTHERLAND,  
 President, Manager.

HEAD OFFICE, Globe Building, TORONTO.

**Scottish Union and National INSURANCE COMPANY,**  
 Of Edinburgh, Scotland.

ESTABLISHED 1824.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.  
 Capital \$30,000,000 | Invested Funds \$13,500,000  
 Total Assets 34,472,705 | Deposited with Dom. Govt., 125,000  
 (Market value.)

WALTER KAVANAGH, Resident Agent, 117 St. Francois Xavier St., MONTREAL

THE  
**NORTH AMERICAN LIFE ASSURANCE COMPANY.**

Head Office: - TORONTO, Ont.

The following figures taken from the last financial statement show the unexcelled financial position to which the Company has attained. It has

Assets \$3,137,823.61  
 Cash Income 755,130.81  
 Net Surplus 474,023.08  
 Insurance in Force 20,595,703.00

L. GOLDMAN, WM. McCABE,  
 Secretary, Man. Dir.

Messrs. AULT and McCONKEY,  
 Managers for Province of Quebec,  
 180 St. James St., Montreal.

**Have You**

Anything to place before the drug trade of Canada? Write to us for rates. Read what a New York publication says about the Montreal Pharmaceutical Journal:

New York, April 29th, 1896.

"In all British North America, consisting of British Columbia, Manitoba, New Brunswick, Northwest Territories, Nova Scotia, Ontario, Prince Edward Island, Quebec and Newfoundland, the largest circulation credited to any publication devoted to drugs, chemicals, pharmacy, paints, perfumery and soap is accorded to the Pharmaceutical Journal, a monthly, published at Montreal, Que., and the publishers will guarantee the accuracy of the circulation rating accorded to this paper by a reward of one hundred dollars payable to the person who successfully assails it."

Address all communications,

Montreal Pharmaceutical Journal,

83 St. Sulpice St., MONTREAL

**LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.**

Available Assets, - - \$58,553,900  
 Funds Invested in Canada, - \$2,110,000

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

Canada Board of Directors:

EDMOND J. BARBEAU, Chairman.  
 WENTWORTH J. BUCHANAN, Deputy Chairman.

A. F. GAULT, SAML. FINLEY, E. S. CLOUSTON.

G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:  
**MONTREAL.**

**THE WATERLOO MUTUAL**

Fire Insurance Company.

Established in 1853. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.

GEORGE RANDALL, Esq., President; JOHN SHUH, Esq., Vice-President; Frank Haight, Esq., Manager; John Keller, Esq., Inspector.

**MERCANTILE**

FIRE INSURANCE COMPANY.

INCORPORATED 1875.

Head Office, WATERLOO, ONT.

Subscribed Capital \$250,000 00  
 Deposit with Dom. Govt. 50,079 76

All Policies Guaranteed by the London and Lancashire Fire Ins. Co. with Assets of \$15,000,000.

JAMES LOCKIE, Pres.  
 JOHN SHUH, Vice-Pres.

ALFRED WRIGHT, Secretary.  
 T. A. GALE, Inspector.

Insurance.

**British \* America ASSURANCE COMPANY.**

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

**FIRE AND MARINE.**

Cash Capital, " " " " " " \$750,000.00  
 Total Assets, over " " " " " " \$1,510,827.88  
 Losses Paid since organization, " " " " " " \$16,920,202.75

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary  
 C. R. G. JOHNSON, Res. Agent, Canada Life Building, MONTREAL.

**The Mutual Life INSURANCE COMPANY**

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1898

Assets,	-	\$184,935,690.80	
Reserve on Policies (American Table, 4 p. c.)	.....	\$168,221,916	
Liabilities other than Reserve	.....	1,623,951	
Surplus	.....	15,089,823	
Receipts from all sources	.....	41,968,143	
Payments to Policyholders	.....	20,855,473	
Whole Life Risks assumed and renewed, 219,305 policies	.....	637,726,276	
Risks in force, 273, 213 policies, amounting to	.....	802,507,478	

NOTE.—The above statement shows a large increase over the business of 1897 in amount at risk, new business assumed, payments to policyholders receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

**Caledonian Insurance Co'v**

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL

LANSING LEWIS, Manager.

**Edward T. Taylor & Son,**

**GENERAL INSURANCE AGENTS.**

43 St. Francois Xavier Street,  
 MONTREAL.

"The St. Lawrence"  
**FIRE INSURANCE COMPANY,**

Incorporated 1886.  
 Capital - - \$250,000.  
 Head Office: 10 Place d'Armes.

MONTREAL  
 J. Gustave Laviolette, Pres. F. Gauthier, Man.

**Provident Savings Life Assurance Society**

OF NEW YORK.

EDWARD W. SCOTT, President.

The Best Company for  
 Policy Holders and Agents.

Successful Agents and Gentlemen Seeking Remunerative Business Connections, may apply to the Head Office or any of the Society's General Agents.

R. H. MATSON,  
 General Manager for Canada.

7 Yonge Street. TORONTO