

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 HOMAGE PLAN** and the most perfect Endowment

Send now before the public.

Agents wanted in all unrepresented districts.

H. RUSSELL POPHAM, DAVID BEXTER,  
General Agent, Montreal. 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. BOSS, LL.D., - - - - - President,  
HON. S. H. BLAKE, Q.C., - - - - - Vice-Presidents.  
ROBT. McLEAR, Esq., - - - - -

H. SUTHERLAND, - - - - - Manager  
Correspondence solicited. Agents wanted.

INSURANCE

**BRITISH AMERICA ASSURANCE CO.**

HEAD OFFICE, - - - - - TORONTO.  
Incorporated 1822.

**FIRE AND MARINE.**

Cash Capital, - - - - - \$750,000.00  
Total Assets over - - - - - \$1,992,249.81  
Losses Paid since organization, - - - - - \$18,242,897.27

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

**The United Fire Ins. Co. Ltd., OF MANCHESTER, ENGLAND.**

This Company in addition to its own Funds has the security of those of THE PALATINE INSURANCE COMPANY OF ENGLAND, the Combined Assets being as follows:-

Capital Subscribed.....\$5,550,000  
Capital Paid up in Cash.....1,250,000  
Funds in hand exeeded.....2,750,000  
Deposit with Dominion Government for protection of Canadian Policy Holders.....204,100

Head office for Canada, 1740 Notre Dame Street, MONTREAL.

J. A. ROBERTSON, T. H. HODSON,  
Supt. of Agencies. Resident Manager.

NOVA SCOTIA BRANCH, NEW BRUNSWICK BRANCH, MANITOBA BRANCH,  
Head Office: Head Office: Head Office:  
HALIFAX; ST. JOHN; WINNIPEG.  
Alfred Shortt, Gen. Agt. H. Chubb & Co., Gen. Agts. G. W. Girdlestone, Gen. Agt

The "United" having acquired by purchase the business and good will of the "City of London Insurance Company" and assumed all the liabilities of that Company, is alone entitled to the benefit of the connection thus formed, the continuance of which it respectfully solicits.

**Scottish Union and National INSURANCE CO., 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 Deposit with Dom. Govt. 125,000

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

**The WATERLOO MUTUAL FIRE INSURANCE COMPANY.**

Established in 1863. Head Office, Waterloo, Ont.

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

GEORGE RANDALL, Esq., President; JOHN SHUB, Esq., Vice-President; C. M. Taylor, Esq., Secretary; John Killor, Esq., Inspector.

**MERCANTILE FIRE INSURANCE COMPANY. 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, - - - - - \$40,823,724  
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 STARRS, Chairman.  
EDWARD J. BARBARO, Esq.  
WHEATWORTH J. BOORAMAN, Esq.

G. F. C. SMITH, Resident Secretary.  
Medical Referee—D. C. MACCALLUM, 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. BLAINE, Esq.

Pres. Canada Landed & National Investment Co.

Vice-Presidents, - - - - - HON. G. W. ALLAN

J. K. KERR, Esq., Q.C.

WILLIAM McCAE, F. I. A., Managing Director

During 1893, (the most successful year in its history) the North American Life Assurance Co. made unexcelled gains in every department tending to financial prosperity; the following figures are taken from the final statement:

Cash Income - - - - - \$ 482,514.68  
Expenditure including death claims, endowments, profits and all payments to policy-holders. - - - - - 216,792.45  
Assets - - - - - 1,703,453.39  
Reserve Fund, - - - - - 1,319,510.00  
Net Surplus, - - - - - 297,062.28

CHARLES AULY, M.D., Manager Prov. Quebec  
Montreal Office, - 69 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.

**WHOLESALE MEN**

Should send for an Estimate for their

**Bookbinding - and - Office Stationery**

TO THE

**JOURNAL OF COMMERCE,**

171 and 173 St. James Street, MONTREAL.

**SUN FOUNDED A.D. 1710 INSURANCE FIRE OFFICE**

HEAD OFFICE, Threadneedle Street, London, Eng.

Transacts Fire business only, and is the oldest 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, IRA CORNWALL,  
Gen. Agts. Winnipeg. Genl. Agt., St. John, N.B.