

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Policies World Wide

.. AFTER ONE YEAR FROM ISSUE. . .

Capital and Assets - - - - \$1,000,000.00
Surplus to Policyholders, - - - 704,141.26

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.
GUARANTEED INSURANCE BONDS.

James H. Beatty, David Dexter,
President. 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. W., TORONTO

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

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

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

ESTABLISHED 1821.

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 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 SHUH,
Esq., Vice-President; C. M. Taylor, Esq., Secretary;
John Keller, 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.
FIRE and LIFE.

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 STANNES, Chairman.
EDWARD J. BARBEAU, Esq.
WENSWORTH J. BUCHANAN, Esq.

G. F. C. SMITH, Resident Secretary.
Medical Referee-D. C. MACCALLUM, Esq., M.D.
Standing Counsel-Geo. B. CRAIG, Esq.

Head Office, Canada Branch:
MONTREAL.

NORTH AMERICAN LIFE
ASSURANCE COMPANY,

Head Office, - TORONTO

President, John L. Blaikie, Esq.,
Pres. Canada Landed & National Investment Co.

HON. G. W. ALLAN,
J. K. KERR, Esq., Q. C., } Vice-Presidents.
WILLIAM McCABE, 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 financial statement:

Table with 2 columns: Item, Amount.
Cash Income \$ 483,514.05
Expenditure including death claims,
endowments, profits and all pay-
ments to policy-holders 216,792.45
Assets 1,703,433.39
Reserve Fund 1,319,510.00
Net Surplus 297,062.26

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

Drummond, McCall
Pipe Foundry Co., Ltd.

Manufacturers of
Cast-Iron Water and Gas PIPES

New York Life Insurance Building
MONTREAL.
Works: - Lachine, Que.

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital, \$750,000.00
Total Assets, over \$1,392,249.81
Losses Paid since organization, \$13,242,397.27

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 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:

Table with 2 columns: Item, Amount.
Capital Subscribed, \$5,550,000
Capital Paid Up in Cash, 1,250,000
Funds in hand exceed 2,750,000
Deposit with Dominion Government for protection
of Canadian Policy-Holders, 204,100

Head Office for Canada, 1740 Notre Dame St., Montreal.

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

Nova Scotia Branch-Head Office, HALIFAX, Alfred Shortt, Gen. Agent.
New Brunswick Branch-Head Office, St. JOHN, H. Chubb & Co., Gen. Agts.
Manitoba Branch-Head Office, WINNIPEG, 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.

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.
TEMPLE BUILDING, - MONTREAL
LANSING LEWIS, Manager.

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 Gov-
ernment for security of Canadian Policy-holders.

ALLAN & WILLIAMS, Genl. Agts., Winnipeg.
IRA CORNWALL, Genl. Agt., St. John, N.B.

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Journal of Commerce