

**WALTER KAVANAGH'S AGENCY,**  
ST. FRANCOIS XAVIER ST., MONTREAL.

COMPANIES REPRESENTED,  
SCOTTISH UNION AND NATIONAL OF SCOTLAND  
NORWISH UNION FIRE INS. SOCT OF ENGLAND  
EASTERN ASSURANCE COY. OF CANADA.

COMBINED CAPITAL AND ASSETS:  
\$45,520,000.

**THE UNITED FIRE INSURANCE CO. Lim.,**  
OF MANCHESTER, ENG.,

Has purchased the Canadian business  
-OF THE-  
CITY OF LONDON.

Subscribed Capital.....	\$1,250,000
Capital Paid-up.....	500,000
Funds Exclusive of Capital .....	782,500

Application for Agencies Invited

T. H. HUDSON, } Managers.  
PERCY F. LANE, }

**INSURANCE COMPANY OF NORTH AMERICA,**  
PHILADELPHIA.

Organized 1792 - - Incorporated 1794.

Capital Paid up.....	\$3,000,000
Reserve re-Insurance.....	3,549,822
Reserve for Unadjusted Losses, etc.....	502,233
Net Surplus.....	2,225,475
	\$9,278,220

**FIRE & MARINE INSURANCE.**

ROBERT HAMPSON, General Agent for Canada,  
18 CORN EXCHANGE.

**THE IMPERIAL INSURANCE COY.,**  
LIMITED.

ESTABLISHED AT LONDON, 1803.

**FIRE.**

Subscribed Capital.....\$6,000,000.  
Cash Assets over.....\$9,500,000

Insures against loss by fire only. Entire assets available for fire losses.  
Canadian Branch Office in the Company's Building.

107 ST. JAMES STREET.

E. D. LACY, Resident Manager for Canada, Montreal.

**WESTERN ASSURANCE COMPANY.**  
FIRE & MARINE.

INCORPORATED 1851.

Capital and Assets.....\$2,551,027 09  
Income for Year ending 31st Dec., 1891..... 1,797,995 03

HEAD OFFICE - - - - - TORONTO ONT.

J. J. KENNY, Managing Director.

A. M. SMITH, President. C. C. FOSTER, Secretary.  
J. H. ROUTH & SON, Managers Montreal Branch,

190 ST. JAMES STREET.

**THE LONDON ASSURANCE.**

ESTABLISHED 1720.

TOTAL FUNDS NEARLY \$18,000,000.

FIRE RISKS ACCEPTED AT CURRENT RATES.

E. A. LILLY, Manager Canada Branch,  
Waddell Building, Montreal.

**LONDON & LANCASHIRE LIFE.**

HEAD OFFICE FOR CANADA.

Cor. St. James St. and Place d'Armes Square, Montreal.

Assets in Canada about.....\$1,500,000  
Surplus to Policy Holders..... \$327,000

World-Wide Policies, Absolute Security.

LIFE rate endowment Policies a special  
Special terms for the payment of premiums and the revival of policies.

**DIRECTORS**

Sir Donald A. Smith, K. C. M. G., M. P., Chairman.  
Robert Benny, Esq. R. B. Argus Esq.  
Sandford Fleming, Esq., C. M. G.  
Manager for Canada, B. HAL. BROWN.

**NEW YORK LIFE INSURANCE CO.**

STATEMENT—JANUARY 1, 1892.

From Report of James F. Pierce, Insurance Commissioner for the State  
of New York.

Assets.....	\$125,947,290.81
Liabilities.....	110,806,267.50
Surplus.....	15,141,023.31
Income.....	31,854,194.00
New Business written in 1891.....	\$152,664,982.00
Insurance in Force (over).....	\$614,824,713.00

JOHN A. McCALL, President. HENRY TUCK, Vice-President.  
DAVID BURKE, General Manager for Canada.

**NORTH BRITISH & MERCANTILE INSURANCE  
COMPANY,**

ESTABLISHED 1809.

TOTAL ASSETS, AT 31st DECEMBER, \$32,053,716.51

HEAD OFFICE IN CANADA, MONTREAL.

CANADIAN INVESTMENTS, \$4 599,753.00.

THOMAS DAVIDSON, Manager-Director.  
MONTREAL.

**QUEEN INSURANCE COMPANY.**  
OF AMERICA.

Assets upwards of..... \$3,000,000  
Deposited at Ottawa ..... 250,000

1759 NOTRE DAME ST., MONTREAL.

H J. MUDGE,  
Resident Manager