

**NEW YORK LIFE**  
 INSURANCE COMPANY,  
**JOHN A. McCALL, President.**

Assets, over - - \$148,000,000  
 Of which \$17,000,000 is surplus assets.  
 Insurance in force, \$780,000,000

**GOOD AGENTS WANTED.**

Apply to  
**DAVID BURKE,**  
 GENERAL MANAGER, MONTREAL

**BRITISH EMPIRE**  
 Mutual Life  
**ASSURANCE CO. of LONDON, ENG.**  
*ESTABLISHED 1847.*

**CANADA BRANCH, - MONTREAL.**

Canadian Investments, nearly.....	\$1,500,000
Accumulated Funds.....	\$2,000,000
Annual Income, over.....	1,300,000
Assurance in Force.....	\$1,500,000
Total Claims Paid.....	10,000,000

Bonuses Every 3 Years. Free Policies.  
 Special Advantages to Total Abstainers.

**E. STANCLIFFE, Gen'l Manager.**  
 J. E. & A. W. SMITH, Gen. Agents, Toronto,  
 Wm. CLINT, Gen. Agent, P.Q., - - Quebec.

Conditionless,  
 Offering six modes of settlement.  
 Non-Forfeitable;  
 Extended insurance,  
 Devoid of ambiguous phrases.  
 Economical.  
 Rates average, lowest in the market  
 Automatically, non-forfeitable after  
 Two years from date of issue.  
 Immediate payment of claims,  
 Outvying all others.  
 Notification not required for ex-  
 tended insurance.

**Life Association's New Policy.**  
 Enquire for particulars from any of the  
 agents, or from  
**H. J. JOHNSTON & SON, Manager, P.Q.,**  
 207 St. James St., MONTREAL.

GET AN ESTIMATE FOR YOUR  
**Fence Posters, \* Placards  
 and Hand-Bills**  
 AT THE OFFICE OF THE  
 Journal of Commerce, 171 St. James Street.

**WESTERN ASSURANCE COMPANY.**  
 FIRE AND MARINE. Incorporated 1851.

Assets, over - - - - - \$2,400,000.00  
 Income for Year ending 31st December, 1893, over - 2,350,000.00

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.

**COMMERCIAL UNION**  
 ASSURANCE CO., Ltd.,  
 Of London, England.  
**FIRE! LIFE! MARINE!**  
 Agencies in all the principal Cities and Towns of  
 the Dominion.  
**HEAD OFFICE, Canadian Branch, - MONTREAL**  
**EVANS & MCGREGOR, Managers.**

**THE IMPERIAL**  
 INSURANCE COMPANY LIMITED  
**FIRE.**  
 LONDON.  
 ESTABLISHED 1803.

SUBSCRIBED CAPITAL, - - - - -	\$6,000,000
PAID-UP CAPITAL, - - - - -	1,500,000
TOTAL INVESTED FUNDS OVER - - - - -	8,000,000

Canadian Branch:  
 COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.  
**E. D. LACY, RESIDENT MANAGER**

**LONDON**  
 Guarantee and Accident Com'y, Ltd.  
 Of London, England.  
**Capital, \$1,250,000.**

Head Office for Canada, N. E. corner King and Yonge Streets  
**TORONTO.**

**BONDS OF SURETYSHIP** issued for parties in position of trust where  
 security is required. General Accident and Employers' Liability  
 Insurance on the most approved plans.

**C. D. RICHARDSON, Chief Agent for Canada.**  
**A. I. HUBBARD, General Agent, MONTREAL.**

The Directors are open to entertain applications for agencies where the Com-  
 pany is not already efficiently represented.