

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..... \$1,600,000
 Accumulated Funds..... 8,548,825
 Income..... 1,415,000
 Total Claims paid..... 12,000,000

Result of 15th Triennial Valuation 31st Dec., 1893.
 Larger Cash Surplus,
 Increased Bonus,
 Valuation Reserves Straightened,
 Special Advantages to Total Abettainers.

E. STANCLIFFE, Gen'l Manager.

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,
 Outtying all others.
 Notification not required for extended insurance.

Life Association's New Policy.

Enquire for particulars from any of the agents, or from
H. J. JOHNSTON, - Manager, P.O.,
 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.
A. J. 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.
A. T. HUBBARD, Chief Agent for Canada.
 The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.