

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

Statement of Business,
December 31st, 1894.
ASSETS INVESTED \$162,011,770
SURPLUS 20,240,807
INCOME IN 1894 36,488,313
INSURANCE IN FORCE 818,294,160

Good Agents are Wanted
for several central and productive local-
ities in Canada.

Apply to
DAVID BURKE,
GENERAL MANAGER,
Company's Building, MONTREAL.

THE
BRITISH EMPIRE
MUTUAL
LIFE ASSURANCE COMPANY,
OF LONDON, ENGLAND.

ESTABLISHED 1817.
Head Office, - CANADA.
British Empire Building,
MONTREAL.

Government Deposit, - \$747,207.34
RESULTS OF VALUATION 1893.

Larger Cash Surplus,
INCREASED BONUS.

Valuation Reserves Strengthened,
IMMEDIATE ANNUITIES GRANTED.

SEND FOR TERMS.
F. STANCLIFFE, Gen'l Manager.

CONFEDERATION
LIFE ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulation policy
of this Association is unsurpassed for ad-
vantageous terms. It is in the interest of
all intending insurers to secure one without
delay.

RISKS IN FORCE

Over \$25,000,000.00.

Montreal Office:
207 ST. JAMES ST.

H. J. JOHNSTON,
Manager, P.Q.



The above remarkably ingenious invention
not only fill the sportsman's demands as a
fishing and hunting craft, but is the most
convenient small boat made for many pur-
poses:

1. Both hands are free to fish, shoot or work.
2. It cannot be upset by the occupant.
3. It is as comfortable as a rocking chair.
4. If filled with water, it still floats and carries the weight of two men.
5. It weighs but 20 lbs. and can be carried in a hand satchel.

See illustrated article in the "Scientific American" of May 18, 1895.

H. D. LAYMAN,

DEALER IN
THE

Layman Pneumatic Boats,

Sporting Boats,
Pleasure Boats and
Life Preservers.

OFFICE AND SALESROOM:

30 West 29th St., Cor. Broadway,

NEW YORK.

Send 5 Cents for
ILLUSTRATED
CATALOGUE,
above address.



THE LAYMAN PNEUMATIC
SPORTING AND OUTING BOATS
are made in two standard sizes and
are adapted to persons of both sexes,
and all sizes from 40 pounds to 400
pounds, and are absolutely safe and
reliable.

WESTERN ASSURANCE
COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,850,000.00
Income for Year ending 31st December, 1894, over - 2,175,000.00

Head Office. - Toronto, Ont.

J. J. KENNY, Vice-President & Man. Director.

Geo. Cox, 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.
S. D. LAOY, 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. I. HUBBARD, Chief Agent for Canada.

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