

**THE  
ACCUMULATION POLICY  
OF THE  
NEW YORK LIFE**

**A Policy with no Restrictions  
whatever  
AND  
BUT A SINGLE CONDITION  
NAMELY,  
The Payment of Premiums.**

**DAVID BURKE,**  
General Manager for Canada

**BRITISH EMPIRE**

Mutual Life  
**Assurance Co. of London, Eng.**

ESTABLISHED 1847

CANADA BRANCH, MONTREAL,

Canadian Investments, nearly, -	\$1,500,000
Accumulated Funds, - - - - -	8,200,000
Annual Income, over - - - - -	1,300,000
Assurance in Force, - - - - -	31,500,000
Total Claims Paid, - - - - -	10,000,000

Bonuses every 8 years. Free Policies  
Special Advantages to Total Abstainers.

**F. STANCLIFFE, General 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 extended insurance.

**Life Association's New Policy.**

Enquire for particulars from any of the agents, or from  
**H. J. JOHNSTON & SON, Managers, P.Q.,**  
207 St. James Street, MONTREAL

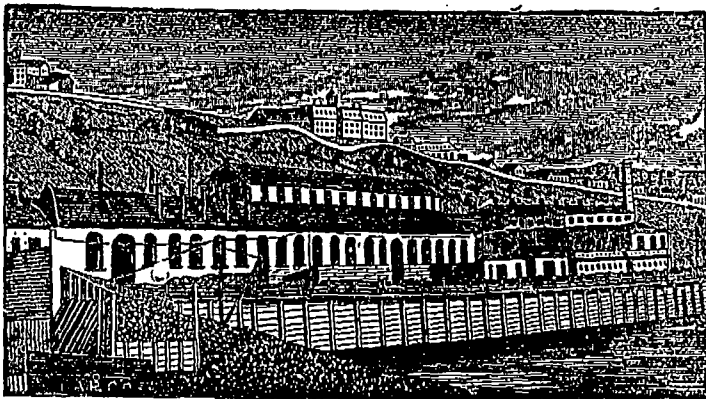
TELEPHONE 504.

ESTABLISHED

**CARRIER, LAINÉ & CO.,**

Stoves,  
Stove Fittings,  
Holloware,  
Ploughs and  
Plough Castings,  
Builders' Castings

Founders, Machinists  
AND  
BOILER MAKERS,  
Commercial - Street  
LEVIS, P.Q.



Marine Engines and  
Boilers.  
Stationary Engines &  
Boilers.  
Flour and Saw-Mill  
Machinery.  
House and Bridge  
Girders.

Works & Office:  
Commercial - Street  
LEVIS, P.Q.

**WESTERN  
Assurance Company,**  
FIRE AND MARINE. INCORPORATED 1851.

Assets, - - - - - \$1,555,885.19  
Income for Year ending 31st Dec., 1891 - - - - - 1,800,000 00

Head Office: - - - - - Toronto, Ont.  
J. J. KENNY, Managing Director,  
A. M. SMITH, President. C. O. FOSTER, Secretary.  
J. H. BOUTH & Son, Managers Montreal Branch,  
190 ST. JAMES STREET.

**ALBION FIRE  
Insurance - Association**

(LIMITED),  
**OF LONDON, ENGLAND.**

SIR DONALD A. SMITH, K.C.M.G., M.P., - - - - - Chairman  
ROBERT BENNY, Esq., - - - - - } Director  
SANDFORD FLEMING, Esq., C.M.G. - - - - - }

Chief Office for Canada: - - - - - MONTREAL  
No. 47 St. Francois Xavier Street,  
J. KENNEDY, Manager.

**COMMERCIAL UNION**

ASSURANCE CO., LTD.,  
Of London, - - - - - England.

**FIRE! LIFE! MARINE!!!**  
Total Invested Funds - - - - - \$12,500,000

Capital and Assets ..... \$25,000,000  
Life Fund (in special trust for life policy-holders).... 6,000,000  
Total Net Annual Income..... 5,700,000  
Deposited with Dominion Government..... 374,246

Agencies in all the principal Cities and Towns of the Dominion.  
HEAD OFFICE, Canadian Branch, - - - - - MONTREAL  
EVANS & MCGREGOR, Managers,  
F. M. COLE, Special Life Agent. - - - - - N. PICARD, City Agent.

**LONDON  
Guarantee and Accioent Co.**

Limited.  
OF LONDON, - ENGLAND  
CAPITAL, \$1,250,000.

221 Office for Canada: N. E. Cor. King & Yonge Sts., 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.

O. D. RICHARDSON, Chief Agent for Canada.  
A. J. HUBBARD, General Agent, MONTREAL  
The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.