

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.Gain in Insurance in force 1898
\$67,000,000

AN UNPARALLELED RECORD.

Applications invited by the undersigned for general and special agencies, and management of territory from experienced Life Insurance men, as well as from those wishing to acquire training and experience.

WESTERN CAN. BR., 486½ Main St., Winnipeg, Man.
N. B. BR., 120 Prince William St., St. John, N. B.
TORONTO BRANCH, 20 King St., East, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.**R. HOPE ATKINSON.**

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISONImperial Bdg. 107 St. James Street,
Montreal.**COMMISSIONER**

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick
Nova Scotia and Prince Edward Island.

Established 1809.

North British & Mercantile
Insurance Company.Total Funds, Dec. 1896, \$67,244,560.00
Canadian Investments, 6,466,460.00

Directors:

Henri Barbeau, Esq. W. W. Ogilvie, Esq.
Arch'd Macnider, Esq.

Thos. Davidson, Managing-Director.

This Company's investments in Canada greatly exceed those of other fire Companies.

C. Ross Robertson & Sons, Gen'l. Agts.
11 Hospital Street, MONTREAL.**Hartford Fire Insurance Co**

HARTFORD, CONN.

Established - 1794.

Cash Assets, - \$10,004,697.55.

Authorized Capital, - \$3,000,000.00
Capital Subscribed & Paid-up, - 1,250,000.00
Deposited with Receiver General in
Canada, - 110,934
Annual Income, - 7,000,000.00
Surplus beyond liabilities and
Capital Stock, - 3,264,392.15Geo. L. Chase, President.
P. C. Royce, Sec'y. Thos. Turnbull, Asst. Sec'y.
Chas. E. Chase, Asst. Sec'y.**C. Ross Robertson & Sons, Agents**
11 Hospital Street, MONTREAL.**CONFEDERATION****LIFE & ASSOCIATION,**

Head Office: - TORONTO.

The unconditional accumulative policy
issued by this Association is unsurpassed
as a means of Investment.

Cash Values,

Paid up Policies,

Extended Insurance.

GUARANTEED IN THE POLICY

Montreal Office:

207 ST. JAMES ST.

H. J. JOHNSTON,

Manager, P.Q.

The Royal-Victoria Life Insurance Company.

Capital, \$1,000,000.

Full Deposit in Government Securities for
the Protection of Policy-holders made
with the Government of Canada.

HEAD OFFICE:—MONTREAL.

DAVID BURKE, A.I.A.F.S.S., General Man'gr.

Issues New Accumulation, and Guaranteed Instalment Policies, with Guaranteed Cash
Loans, Cash Values, Paid-up Insurance and Guaranteed Non-forfeitable Insurance.Under Guaranteed Non-forfeitable Insurance the conditions prevent the Policy from lapsing
after three annual premiums have been paid, so long as the Reserve on the 11m. 4 per cent.
table to the credit of the Policy will keep it in force. This condition is a great advantage to
the Policy-holder in case at any time he should neglect to pay the premium when due. All
Benefits and Advantages under the Policy hold good while the Reserve keeps the Policy in
force, and the Policy-holder can pay overdue premiums, and interest not exceeding 6 per
cent. per annum while the policy is in force, without furnishing a certificate of good health.**GET** an Estimate
for your**Printing**

AT THE OFFICE OF

The Journal of Commerce, 171 St. James Street, - - MONTREAL.

WESTERN ASSURANCE
COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,340,000.00
Income for Year ending 31st December, 1898, over - 2,290,000.00

Head Office. - Toronto. Ont.

Hon: Geo. Cox, Pres. J. J. KENNY Vice-Pres. & Man. Dir.
C. C. FOSTER, Secretary.J. H. ROUTH & SON, Managers Montreal Branch.
190 ST. JAMES STREET.**THE IMPERIAL**
INSURANCE COMPANY LIMITED
FIRE.

LONDON.

ESTABLISHED 1808.

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.
G. R. KEARLEY, RESIDENT MANAGER.**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
JAMES MCGREGOR, Manager.**THE LONDON****Guarantee and Accident Com'y, Limited**
Of London, England.Deposit at Ottawa \$73,000.00
Funds exceed \$1,500,000.00SURETYSHIP BONDS issued promptly at lowest rates to all persons in
positions of trust where security is required. Accident, Elevator and Em-
ployer's Liability Policies issued. Agencies throughout Canada, United States,
Europe and Australia.

Canada Branch, TORONTO:

Montreal Chief Office, 180 St. James St.

JAMES PEARSON, Acting Manager for Canada