

**THE ACCUMULATION POLICY**

OF THE

**NEW YORK LIFE**

IS

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, **\$1,300,000**  
 over  
 Accumulated Funds, - **7,668,890**  
 Annual Income, - **1,295,000**  
 Assurance In Force, - **31,250,000**  
 Total Claims Paid, - **9,763,340**

Bonuses every 3 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

**LONDON Guarantee . . . . .**  
**AND Accident**

**COMPANY (LIMITED)**  
**OF LONDON, - ENGLAND**  
**CAPITAL, - \$1,250,000.**

Head Office for Canada:  
**72 KING ST. EAST, - TORONTO.**  
**BONDS OF SURETYSHIP**  
 Issued for parties in position of trust where security is required.  
**ACCIDENT INSURANCE** on the most approved plans

**A. T. McCORD - - - TORONTO,**  
**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.

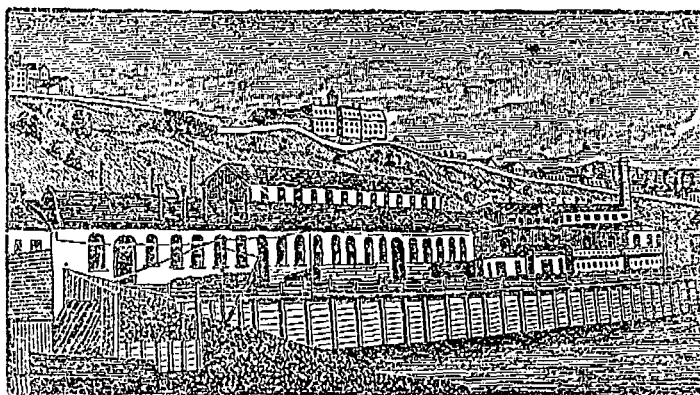
TELEPHONE 504.

ESTABLISHED 1864.

**CARRIER, LAINE & 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 1861.

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. C. FOSTER, Secretary.**  
**J. H. ROUTH & Son, Managers Montreal Branch,**  
**190 ST. JAMES STREET.**

**THE FIRE Insurance - Association**

(LIMITED),

**OF LONDON, ENGLAND.**

**SIR DONALD A. SMITH, K.C.M.G., M.P., - - Chairman**  
**ROBERT BENNY, Esq., - - - - - } - - Directors**  
**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).... 5,000,000  
 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**

**CONFEDERATION LIFE.**

**W. G. MACDONALD,**  
 Actuary.

**J. K. MACDONALD,**  
 Man. Director.

**INCOME 1891:**

Premiums and Interest, - **\$872,547.47**

**BUSINESS IN FORCE:**

**TWENTY AND A HALF MILLIONS**

**Assets and Capital, - \$4,588,186.**

**H. J. JOHNSTON, . . . . . Manager for Province of Quebec**