

**NEW YORK LIFE**  
INSURANCE COMPANY,  
**JOHN A. McCALL, President.**  
January 1st, 1896.  
Total Assets, \$174,791,990.  
Actual Surplus, \$24,038,877.  
Insurance in Force, \$800,000,000.

**CANADIAN BUSINESS.**  
Income in Canada, - - - \$1,008,484.74  
Assets " - - - \$4,311,253.04  
Liabilities, " - - - 3,784,305.75  
Surplus Assets, " - - - 526,947.29  
Insurance in Force, " - - - 20,626,514.00

**DAVID BURKE,**  
GENERAL MANAGER,  
Company's Building, MONTREAL

THE . . . **EMPIRE**  
**BRITISH** **MUTUAL**  
LIFE ASSURANCE COMPANY,  
OF LONDON, ENGLAND.  
ESTABLISHED HALF A CENTURY.

**SPECIAL ADVANTAGES.**  
All Profits belong to Members.  
Liberal Bonuses equitably apportioned.  
No Personal Liability of Members.  
Low Premiums.  
Large Reserves for Liabilities.  
Non Forfeiture and Indisputable Policies.  
Liberal Surrender Values.  
Immediate Settlement of Claims.  
Invalid Lives Insured on Equitable Conditions - Early Assurances for Children.  
Long Term Assurances, with Option of Continuance.  
Temperance Section yielding Increased Bonuses.

Head Office, - CANADA.  
**MONTREAL.**  
F. STANCLIFFE, - Manager.  
*Agents Wanted.*

**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.

**THOMAS MAY & CO.**

+ + MONTREAL + +

**SPRING OPENING!**

French Pattern Bonnets

-- AND --

Millinery Novelties

MONDAY, MARCH 1ST, AND FOLLOWING DAYS.

MONTREAL,  
Victoria Square.

TORONTO,  
10 Wellington Street W.

**WESTERN ASSURANCE COMPANY.**  
FIRE AND MARINE. Incorporated 1851.  
Assets, over - - - \$2,320,000.00  
Income for Year ending 31st December, 1895, over - 2,400,000.00  
Head Office, - Toronto, Ont.  
Geo. Cox, President. J. J. KENNY, Vice-President & Man.-Dir.  
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  
JAMES McCREGOR, Manager.

**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

THE **LONDON**  
Guarantee and Accident Com'y, Ltd.  
Of London, England.  
Deposit at Ottawa - - - - - \$73,000.00  
Funds exceed - - - - - \$1,500,000.00

**SURETYSHIP BONDS** issued promptly at lowest rates to all persons in positions of trust where security is required. Accident, Elevator and Employer's Liability Policies issued. Agencies throughout Canada, United States, Europe and Australia.

Canada Branch, TORONTO.  
Montreal Chief Office, 180 St. James St.  
A. I. HUBBARD, Manager for Canada