INSURANCE

THE FEDERAL
LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Guarantee Capital, - - - - - - - - $766,000
Government Deposit, - - - - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.

On the Ordinary Level Premium Plans, the POPULAR HOMANS' PLAN and the most perfect Endowment Bond now before the public.

Agents wanted in all unrepresented districts.

H. RUSSELL POPHAM, General Agent, Montreal. DAVID DEXTER, Managing Director.

WORTH KNOWING

"It is the safest and fairest Policy I have ever seen," was the remark made by a prominent representative of one of the largest and best American Life Insurance Companies when he had carefully examined **the ordinary Life Policy of The Temperance and General Life Assurance Co.**

This is the only policy offered to the Canadian public that can neither lapse nor expire, as to its paid-up value, till death ensues, after three annual premiums have been paid on it.

HEAD OFFICE, - 22 to 28 King St. West, - TORONTO

HON. G. W. ROSS, LL.D., - - - *President.*
HON. S. H. BLAKE, Q. C., - - } *Vice-Presidents.*
ROBT. McLEAN Esq., - - - - }

E. SUTHERLAND, - - Manager

Correspondence solicited. Agents wanted.

INSURANCE

BRITISH AMERICA
ASSURANCE CO.

HEAD OFFICE, - - TORONTO.
Incorporated 1833.

FIRE AND MARINE.

Cash Capital, - - - $750,000.00
Total Assets over - - $1,265,570.70
Losses Paid since organization, - $12,475,201.09

Geo. A. Cox, President. J. J. Kenny, Vice-Pres. P. H. Sims, Secretary
C. R. G. JOHNSON, Res. Agent, 42 St. John Street, MONTREAL.

The United Fire Ins. Co. Ltd.,
OF MANCHESTER, ENGLAND.

This Company in addition to its own Funds has the security of those of THE PALATINE INSURANCE COMPANY OF ENGLAND, the Combined Assets being as follows:—

Capital Subscribed $5 550,000
Capital Paid up in Cash 1,250,000
Funds in hand exceed 2,750,000
Deposit with Dominion Government for protection of Canadian Policy Holders 204,100

Head office for Canada, 1740 Notre Dame Street, MONTREAL.

J. A. ROBERTSON, *Supt. of Agencies.* T. H. HUDSON, *Resident Manager.*

NOVA SCOTIA BRANCH, Head Office: HALIFAX; Alfred Shortt, Gen. Agt.
NEW BRUNSWICK BRANCH, Head Office: ST. JOHN. H. Chubb & Co., Gen. Agts.
MANITOBA BRNCH, Head Office: WINNIPEG. G. W Girdlestone, Gen Agt

The "United" having acquired by purchase the business and good will of the "City of London Insurance Company," and assumed all the liabilities of that Company, is also entitled to the benefit of the connection thus formed, the continuance of which it respectfully solicits.

Job Printing and Bookbinding of all kinds done at the JOURNAL OF COMMERCE.

The WATERLOO MUTUAL
FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 31, '92, $308,279.00

CHARLES HENDRY, Esq., *President;* GEORGE RANDALL, Esq., *Vice-President.* C. M. Taylor, Esq., Secretary; John Killer, Esq., Inspector.

MERCANTILE
FIRE INSURANCE COMP'Y.
WATERLOO, Ont.

Subscribed Capital $200,000.00
Dom. Govt Deposit 50,079.76

Losses Promptly Adjusted and Paid.

I. E. BOWMAN, Esq., *President;* J. LOCKIE, Esq. *Secretary;* T. A. GALE Esq., *Inspector*

LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY.
LIFE and FIRE.

Invested Funds, - - - - $40,833,724
Funds invested in Canada, over - 1,000,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

CANADA BOARD OF DIRECTORS:

HON. HENRY STARNES, Chairman.
EDWARD J. BARBEAU, Esq.
WENTWORTH J. BUCHANAN, Esq.

G. F. C. SMITH, Resident Secretary.

Medical Referee—D. C. MACCALLUM, Esq., M.D.
Standing Counsel—GEO. B. CRAMP, Esq.

HEAD OFFICE, CANADA BRANCH: MONTREAL.

NORTH AMERICAN LIFE
ASSURANCE COMPANY.

Head Office, - - - - - *TORONTO.*
President, - - - JOHN L. BLAIKIE, Esq.
Vice-Presidents, - { - HON. G. W. ALLEN / J. K. KERR, Esq., Q.C.
WILLIAM McCABE, F. I. A., Managing Director

The operations of the Company for the year ending 31st December, 1892, were the most successful in its history, as shown by the following figures:

Cash Income - - - $ 446 474.40
Assets - - - - 1,421 981.80
Reserve Fund, - - 1,115,846.00
Net Surplus, - - - 226,635.80

CHARLES AULT, M.D., Manager Prov. Quebec
Montreal Office, - *69 St. James St.*

DRUMMOND, McCALL
Pipe Foundry Co.
(LIMITED)

MANUFACTURERS

Cast-Iron Water and Gas Pipes,

NEW YORK LIFE INS. BUILDING

MONTREAL.

WORKS: - LACHINE, QUE.

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.
E. D. LACY, RESIDENT MANAGER.

SUN INSURANCE OFFICE FIRE
FOUNDED A.D. 1710

HEAD OFFICE,
Threadneedle Street, London, Eng.

Transacts Fire business only, and is the sides purely fire office in the world. Surplus over capital and all liabilities exceeds $7,000,000

CANADIAN BRANCH,
15 Wellington Street, East.
TORONTO, ONT.

H. M. BLACKBURN, - - Manager
W. ROWLAND, - - Inspector

This Company commenced business in Canada by depositing $300,000 with the Dominion Government for security of Canadian Policy-holders.

ALLAN & WILLIAMS, Gen. Agts., Winnipeg. IRA CORNWALL, Gen. Agt., St. John, N. B