

**NEW YORK LIFE**  
INSURANCE COMPANY,  
**JOHN A. McCALL, President.**  
January 1st, 1898.

Total Assets.....	\$200,694,441
Surplus Reserved Fund....	\$16,195,926
Net Surplus, after setting aside the above.....	17,176,105
Total.....	\$3,872,031
Paid for Insurance in Force.....	\$77,020,925
Gain in Insurance in Force during 1897	\$0,304,377

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 CANADA BRANCH,  
496 1/2 Main St., Winnipeg, Manitoba.  
NEW BRUNSWICK BRANCH,  
120 Prince William St., St. John, New Brunswick.  
TORONTO BRANCH, 20 King St., East, Toronto, Ont.  
HALIFAX BRANCH,  
Barrington and Prince Sts., Halifax, N.S.

**R. HOPE ATKINSON.**  
AGENCY DIRECTOR,  
Company's Building, MONTREAL

Established 1857.  
**The Jas. Robertson Co., Ltd.**  
Metal Merchants and Man'frs.,  
Cor. William, Ann & Dalhousie Sts., MONTREAL.

Pig Sheet, Pipe Shot Bar, Red and White Lead ground in oil, Oils, Varnishes and Colors, etc.  
Sanitary Ware, general assortment of Plumbers', Steamfitters' and Tinsmiths' supplies.  
Man'frs of all kinds of SAWS, Gang, Mill and Circular, Crosscut and other Saws.

Established 1800.  
**North British & Mercantile**  
Insurance Company.

Total Funds, Dec. 1896, - - -	\$67,244,500.00
Canadian Investments, - - -	4,468,460.00

**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, - - -	3,264,392.15

**Geo. 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.O.

**The Royal-Victoria LIFE Insurance Co.**  
Head Office: MONTREAL.

President, **JAMES CRATHERN.** Medical Director, **T. G. RODDICK, M.D.**  
General Manager, **DAVID BURKE, A.I.A., F.S.S.** Vice-Presidents, **HON. SIR J. A. CHAPLEAU.** **ANDREW F. GAULT.** Treasurer & Acting Secretary, **C. J. HODGSON.**

Full deposit in Government Securities for the protection of policy-holders made with the Government of Canada. For agencies or information as to Life Insurance, apply to **DAVID BURKE, General Manager, MONTREAL.**

**BOVRIL**

There is a general impression that the preparations of the BOVRIL COMPANY are for Druggists to handle, and are only essences for use under very special circumstances. This is

**A GREAT MISTAKE.**

The Bovril itself, the Soup Noodles, and other of the preparations can be used with

**ECONOMY IN THE HOUSEHOLD.**

Every Family Grocer should have them in stock and push their sale, for the following reasons they

**Yield a Fair Profit, Have No Loss by Long Keeping,**  
**Give Satisfaction to Purchasers, and Occupy Very Small Space.**

Family Grocers, if you do not have these goods, add them at once as one of your staple lines of stock. They are prepared only by

**BOVRIL, Limited,**  
30 FARRINGTON ST., LONDON, ENGLAND. 25 and 27 ST. PETER ST., MONTREAL, CANADA.

**WESTERN ASSURANCE COMPANY.**  
FIRE AND MARINE. Incorporated 1851.

Assets, over	\$2,400,000.00
Income for Year ending 31st December, 1897, over	2,280,000.00

Head Office: - Toronto, Ont.  
Hon: **Geo. Cox, Presl.** **J. J. KENNY** Vice-Presi. & 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 MCGREGOR,** 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, Limited  
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.