

**NEW YORK LIFE**  
INSURANCE COMPANY,  
JOHN A. McCALL, President.

Assets, over - - \$148,000,000  
Of which \$17,000,000 is surplus assets.  
Insurance in force, \$780,000,000

**GOOD AGENTS WANTED.**

Apply to

**DAVID BURKE,**

GENERAL MANAGER,

MONTREAL

**BRITISH EMPIRE**  
Mutual Life  
ASSURANCE CO. of LONDON, ENG.

ESTABLISHED 1817.

**CANADA BRANCH, - MONTREAL.**

Canadian Investments, nearly..... \$1,600,000  
Accumulated Funds..... 8,548,035  
Income..... 1,415,000  
Total Claims paid..... 12,000,000

Result of 15th Triennial Valuation 31st Dec., 1893,  
Larger Cash Surplus,  
Increased Bonus,  
Valuation Reserves Straightened,  
Special Advantages to Total Abstainers.

**E. STANCLIFFE, Gen'l Manager.**

Conditionless,  
Offering six modes of settlement.  
Non-  
Forfeitable;  
Extended insurance,  
Devoid of ambiguous phrases.  
Economical.  
Rates average, lowest in the market  
Automatically, non-forfeitable after  
Two years from date of issue.  
Immediate payment of claims,  
Outvying all others.  
Notification not required for extended insurance.

**Life Association's New Policy.**

Enquire for particulars from any of the agents, or from  
**H. J. JOHNSTON, - Manager, P.Q.,**  
207 St. James St., MONTREAL.

GET AN ESTIMATE FOR YOUR

**Fence Posters, \* Placards  
and Hand-Bills**

AT THE OFFICE OF THE

Journal of Commerce, 171 St. James Street.

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

Assets, over - - - - - \$2,400,000.00  
Income for Year ending 31st December, 1893, over - 2,350,000.00

Head Office, - Toronto, Ont.

**J. J. KENNY,** - Managing Director.

A. M. SMITH, President.

C. C. FOSTER, Secretary

J. H. ROYER & SON, Managers Montreal Branch,

190 ST. JAMES STREET.

**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,**

**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

**EVANS & MCGREGOR, Managers.**

**LONDON**

Guarantee and Accident Com'y, Ltd.

Of London, England.

Capital, \$1,250,000.

Head Office for Canada, N. E. corner King and Yonge Streets  
TORONTO.

BONDS OF SURETYSHIP issued for parties in position of trust where security is required. General Accident and Employers' Liability Insurance on the most approved plans.

**C. D. RICHARDSON, Chief Agent for Canada.**

**A. I. HUBBARD, General Agent, MONTREAL.**

The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.