

**NEW YORK LIFE Insurance Company.**

JANUARY 1, 1894.

ASSETS .....	\$148,700,781.21
Liabilities, including the Reserve on all existing Policies (4 p.c. standard), 131,875,151.03	
Total undivided Surplus .....	\$17,025,630.18
Income .....	\$ 3,653,646.96
New Insurance* written in '93, 223,848,991.00	
Outstanding Insurance, .....	779,156,878.00

\*Not including revived policies, paid-ups or reversionary additions.

The New-York Life's Accumulation Policy contains no restrictions whatever, and only one condition, namely, the payment of premiums. It is incontestable from any cause after one year, allows a month's grace in payment of premiums, a re-instatement within six months if the insured is in good health, and its non-forfeiture provisions are self-acting in case no action is taken by the insured. After the Policy has been in force five full years, loans will be made thereon by the Company at 5 per cent. interest.

JOHN A. McCALL, President.  
HENRY TUCK, Vice-President.

Montreal Branch Office,  
DAVID BURKS, General Manager.

**BRITISH EMPIRE**

Mutual Life

Assurance Co. of London, Eng.

ESTABLISHED 1847

CANADA BRANCH, MONTREAL.

Canadian Investments, nearly, -	\$1,500,000
Accumulated Funds, - - - -	8,200,000
Annual Income, over - - - -	1,300,000
Assurance in Force, - - - -	31,500,000
Total Claims Paid, - - - -	10,000,000

Bonuses every 3 years. Free Policies  
Special Advantages to Total Abstainers.

F. STANCLIFFE, General Manager.

J. E. & A. W. SMITH, Gen. Agents, Toronto  
Wm. OLINT, Gen. Agent, P.Q., - - Quebec

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 & SON, Managers, P.Q.,  
207 St. James Street, MONTREAL

TELEPHONE 504.

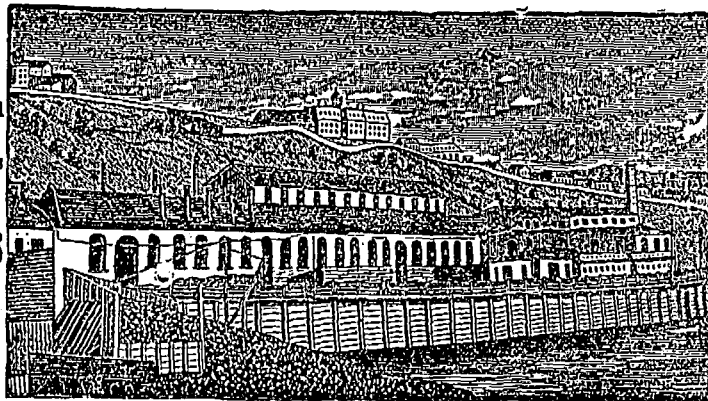
ESTABLISHED

**CARRIER, LAINÉ & 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 1851.

Assets, \$1,555,865.19  
Income for Year ending 31st Dec., 1891 - 1,800,000 00

Head Office: - - - - - Toronto, Ont.  
J. J. KENNY, Managing Director,  
A. M. SMITH, President. O. C. FOSTER, Secretary.  
J. H. BOUTH & 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  
EVANS & MCGREGOR, Managers.

**ALBION FIRE Insurance Association**

(LIMITED),  
Of LONDON, ENGLAND.

SIR DONALD A. SMITH, K.C.M.G., M.P., . . . Chairman  
ROBERT BERRY, Esq., . . . . . Director  
SANDFORD FLEMING, Esq., C.M.G. . . . . Director

Chief Office for Canada: - - MONTREAL  
No. 47 St. Francois Xavier Street.  
J. KENNEDY, Manager.

**LONDON Guarantee and Accident Co.**

Limited.  
OF LONDON, - ENGLAND  
CAPITAL, \$1,250,000.  
30th St. for Canada: N. E. Cor. King & Yonge Sts., 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 adequately represented.