

Insurance.  
**NEW YORK LIFE**  
Insurance Co'y.

ESTABLISHED 1848.

Year Ending Dec. 31st 1885.

Cash Assets .....\$ 66,364,321  
Cash Income ..... 16,121,172  
New Policies Issued..... 68,521,452  
Total Policies in force... 259,674,509  
Cash Surplus over all  
Liabilities (according to  
Standards of New York and  
Canada, 1/4 per cent. basis, ... 13,225,053

**DAVID BURKE,**

General Manager for Canada.

OFFICES:

Union Bank Building, Montreal.  
Mail Building, Toronto.

Insurance.  
**Employers' Liability**  
ASSURANCE CORPORATION  
[LIMITED],  
OF LONDON, ENGLAND.

Capital.....\$5,000,000  
Fully Subscribed..... 2,500,000  
Paid-Up..... 500,000  
Canadian Gov't Deposit.. 50,000

HEAD OFFICE FOR CANADA:

British Empire Building, Montreal.  
**F. STANCLIFFE, Manager.**  
TRANSACTS.

Fidelity Guarantees,  
Accidents of all kinds,  
Joint Assurances,  
Employers' Liability.

Policies are issued in this Department to cover all Employers' risks under the Employers' Liability Act — which came in force throughout Ontario July 1st, 1886—at a premium of so much per cent. on the wages paid per annum.

Rates on application to Head Office.  
Active Agents desirous of representing this Company, either in cities or towns, or in districts that may be arranged, can apply at once to the Manager.

**F. STANCLIFFE,**  
British Empire Building, Montreal.

Insurance.  
**GLASGOW & LONDON**  
Insurance Company.

**NORTH-AMERICAN BRANCH,**  
HEAD OFFICE:  
CORNER NOTRE DAME AND ST. HELEN STREETS,  
MONTREAL.

DIRECTORS:

W. H. HUTTON, Esq., (James Hutton & Co., Montreal), Chairman.  
D. GIROUARD, M. P., Q. C., Montreal.  
LARRATT W. SMITH, D. C. L., President Building and Loan Association, Toronto.  
ROBT. C. JAMIESON, Esq., Montreal.  
S. NORDHEIMER, Esq., President Federal Bond, Toronto.

MANAGER:

**STEWART BROWN.**

CHIEF INSPECTOR:

**J. T. VINCENT.**

INSPECTORS:

C. GELINAS, A. D. C. VAN WART.

MONTREAL AGENTS:

G. DAVELUY, ADOL. ROBILLARD,  
O. LECOURS.

Every description of Fire Insurances effected at lowest rates.

**WESTERN**  
ASSURANCE COMPANY.

**FIRE and MARINE.** Incorporated 1851.

Capital and Assets . . . . \$1,746,640 32  
Income for Year ending 31st Dec., 1882, 1,602,422 45

HEAD OFFICE, TORONTO, ONT.

A. M. SMYTH, President. J. J. KENNY, Managing Dir.  
JAS. BOOMER, Secretary.

J. H. ROUTH & CO., Managers, Montreal Branch.  
190 ST. JAMES STREET.

**Confederation Life Association.**

The SECURITY offered to Policyholders is UNSURPASSED by any Company doing business in the Dominion.

Its PROGRESS HAS BEEN UNEXAMPLED in the history of Insurance in Canada.

Its policies are INDISPUTABLE after three years and NON-FORFEITABLE after two years.

Its PROFITS ARE DISTRIBUTED upon an equitable basis, resulting in very much larger returns to "Ten Payment Life" and "Endowment" Policyholders than under the Uniform Bonus Plan pursued by some Companies.

Intending Insurers will find it for their interest to EXAMINE CAREFULLY its system and terms before insuring elsewhere.

Manager for the Province of Quebec,  
H. J. JOHNSTON, Montreal.

J. K. MACDONALD,  
Managing Director.

Manager for New Brunswick,  
Major J. MACGREGOR GRANT, St. John.

Manager for Nova Scotia,  
AUGUSTUS ALLISON, Halifax.

**LONDON AND LANCASHIRE**

Life Assurance Co., of London, England.

**LIFE INSURANCE EXCLUSIVELY.**

CANADIAN INVESTMENTS Exceed \$300,000  
AND INCREASING YEARLY.

**LOW RATES OF PREMIUM.**

HEAD OFFICE FOR CANADA,

157—ST. JAMES STREET—157  
MONTREAL.

WILLIAM ROBERTSON, General Manager.

**FIRE INSURANCE ASSOCIATION,**  
(LIMITED)  
OF LONDON, ENGLAND.

**FIRE INSURANCE EXCLUSIVELY.**

Capital, \$5,000,000. Reserve Fund, \$450,000.  
Government Deposit, \$100,000.

HEAD OFFICE FOR CANADA,

157 ST. JAMES ST.,  
MONTREAL.

WILLIAM ROBERTSON, General Manager.