

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.
 Guarantees Capital, - - - - - \$700,000
 Government Deposit, - - - - - 51,000
 Writes Liberal Policies without Burdensome Conditions.
 On the Ordinary Level Premium Plans, the **POPULAR HOMER'S PLAN** and the most perfect Endowment
 Send now before the public.
 Agents wanted in all unrepresented districts.
H. RUSSELL POPHAM, **DAVID DEXTER,**
 General Agent, Montreal. 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, - 23 to 28 King St. West, - TORONTO
HON. G. W. BOSS, LL.D., President.
HON. S. H. BLAKE, Q. C., } Vice-Presidents.
ROBT. MOLAN, Esq., }
E. SUTHERLAND, Manager
 Correspondence solicited. Agents wanted.

BRITISH AMERICA ASSURANCE CO.

HEAD OFFICE, - - - - - TORONTO.
 Incorporated 1825.
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
 O. B. 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, 1743 Notre Dame Street, MONTREAL.
J. A. ROBERTSON, **T. H. H. DSON,**
 Supt. of Agencies. Resident Manager.
 NOVA SCOTIA BRANCH, NEW BRUNSWICK BRANCH, MANITOBA BRANCH,
 Head Office: Head Office: Head Office:
 HALIFAX. ST. JOHN. WINNIPEG.
 Alfred Shortt, Gen. Agt. H. Chubb & Co., Gen. Agts. 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 so entitled to the benefit of the connection thus formed, the co-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 KAMMALL, Esq., Vice-President. C. M. Taylor, Esq., Secretary; John Killee, Esq., Inspector.

MERCANTILE FIRE INSURANCE COMPANY.

WATERLOO, Ont.
 Subscribed Capital.....\$200,000.00
 Dom. Govt Deposit..... 60,079.75
 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, \$40,533,724
 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. BARREAU, Esq.
 WENWORTH J. BUCHANAN, Esq.
 G. F. O. SMITH, Resident Secretary
 Medical Referee—D. C. MACGILLIVRAY, Esq., M.D.
 Standing Counsel—Geo. B. CLARK, Esq.
HEAD OFFICE, CANADA BRANCH: MONTREAL.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.
 President, - - - - - JOHN L. BLAINE, Esq.
 Vice-Presidents, - - - - - Hon. G. W. ALLAN }
 - - - - - 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: - LACINE, 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'ARME,
 MONTREAL.
 E. D. LACY, RESIDENT MANAGER.

SUN FOUNDED A.O. 1710
INSURANCE FIRE OFFICE

HEAD OFFICE,
 Threadneedle Street, London, Eng.
 Transacts Fire business only and is the oldest 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, IRA CORNWALL,
 Gen. Agts., Winnipeg. Gen. Agts., St. John, N. B.