

**THE
ACCUMULATION POLICY
OF THE
NEW YORK LIFE**

**A Policy with no Restrictions
whatever
AND
BUT A SINGLE CONDITION.
NAMELY,
The Payment of Premiums.**

DAVID BURKE,
General Manager for Canada

**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. CLINT, 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
Outtying all others
Notification not required for ex-
tented 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.

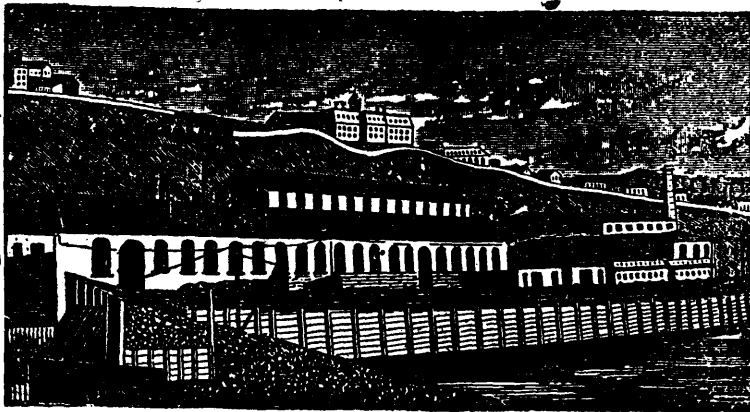
TELEPHONE 504.

ESTABLISHED

CARRIER, LAINÉ & CO.,

Stoves,
Stove Fittings,
Holloware,
Floughs and
Flough Castings,
Builders' Castings

Founders, Machinists
AND
BOILER MAKERS,
Commercial - Street
LEVIS, P.Q.



Marine Engines and
Bollers.
Stationary Engines &
Bollers.
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, - - - - - \$1,555,665 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. C. C. FOSTER, Secretary.
J. H. BOUTH & Son, Managers Montreal Branch,
190 ST. JAMES STREET.

**ALBION FIRE
Insurance Association
(LIMITED),
OF LONDON, ENGLAND.**

SIR DONALD A. SMITH, K.C.M.G., M.P., - - Chairman
ROBERT BENNY, Esq., - - - - - } - - Directors
SANDFORD FLEMING, Esq., C.M.S. . . . }
Chief Office for Canada: - - MONTREAL
No. 47 St. Francois Xavier Street.
J. KENNEDY, Manager.

COMMERCIAL UNION

ASSURANCE CO., LTD.,
Of London, - - - - - England.
FIRE! LIFE!! MARINE!!!
Total Invested Funds - - - - - \$12,500,000
Capital and Assets - - - - - \$25,000,000
Life Fund (in special trust for life policy holders) - - - - - 6,000,000
Total Net Annual Income - - - - - 5,700,000
Deposited with Dominion Government - - - - - 374,246
Agencies in all the principal Cities and Towns of the Dominion.
HEAD OFFICE, Canadian Branch, - - - MONTREAL
EVANS & MCGREGOR, Managers.
F. M. COLE, Special Life Agent. - - - N. FIGARD, City Agent.

**LONDON
Guarantee and Acciaent Co.
Limited.
OF LONDON, - ENGLAND
CAPITAL, \$1,250,000.**

Head Office 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.
A. T. McCORD, Chief Agent for Canada. G. D. RICHARDSON, Asst. Chief Agent.
A. J. HUBBARD, General Agent, MONTREAL
The Directors are open to entertain applications for agencies where the Com-
pany is not already efficiently represented.