

**The London & Lancashire Life & General Assurance Association, Ltd.**

**OFFERS LIBERAL CONTRACTS TO CAPABLE FIELD MEN**  
GOOD OPPORTUNITIES FOR MEN TO BUILD UP A PERMANENT CONNECTION.

We particularly desire Representatives for the City of Montreal.

CHIEF OFFICE FOR CANADA:  
164 ST. JAMES STREET, MONTREAL.  
**Alex. Bissett,** MANAGER FOR CANADA.



Canada Branch: Head Office, Montreal.

**Waterloo Mutual Fire Ins. Co.**

Established in 1868.

HEAD OFFICE, WATERLOO, ONT.

Total Assets 31st Dec., '910.....\$705,926.07  
Policies in force in Western Ontario over 30,372.00

WM. SNIDER, President. GEO. DIEBEL, Vice-President.

Frank Haight, Manager. T. L. Armstrong, Inspector.

**CONFEDERATION LIFE ASSOCIATION**

Head Office, Toronto

UNCONDITIONAL ACCUMULATION POLICIES.

GUARANTEED

Extended Term Insurance.  
Cash Value Cash Loans.  
Paid-up Policy.

Montreal Office:  
226-230 St. James Street.

J. G. BRUNEAU .. Prov. Manager.  
J. P. MACKAY . . . . . Cashier

A. P. RAYMOND,  
Gen. Agent, French Department.

**PROPERTY FOR SALE.**

The property at the junction of the Ottawa and the St. Lawrence Rivers, some 25 miles west of Montreal, within easy reach by two railroads (general and suburban service, at frequent intervals day and night in 40 minutes); also by water.

The current between the mainland and one of the islands is caused by a fall of several feet from the Lake of Two Mountains into the River St. Lawrence.

The mainland portion contains nearly four acres; the island nearly one-fourth of an acre. The land slopes from a height of about ten or twelve feet to the lake and river.

The spot is quite picturesque, and as it is more or less preserved by the owner, there is scarcely any better fishing within double the distance of Montreal. There are excellent boating and shelter for yachts and small boats on the property.

The place was anciently known as "Lotbiniere Pointe," but has been re-named by the owner "Roslevan" from its peninsular shape and the ancestral elms growing upon it.

The mainland portion and one island are now offered for sale on application to the owner,

P. N. FOLEY,

Manager.

"Journal of Commerce,"

Montreal.

**"PROUDFIT" BINDERS**



**ARE EASY TO OPERATE**

Flat opening with narrow binding margins.  
Save 1½ inches in the safe, and 3 inches on the desk.

Guide Bands made of especially tempered Steel, will not break, cannot crack, or become rough.

Write for Sample on Business Stationery.

**Business Systems Limited**  
52 SPADINA AVE., TORONTO

**WESTERN ASSURANCE COMPANY.**  
FIRE AND MARINE. Incorporated 1852

Assets - - - - - \$ 3,213,438.28  
Losses paid since organization over \$55,000,000.00

Head Office. - Toronto, Ont.

Hon. Geo. A. Cox, President; W. R. Brock, Vice-President;  
W. B. Meikle, General Manager; C. C. Foster, Secretary.

MONTREAL BRANCH — — BEARDMORE BUILDING

**ROBERT BICKERDIKE, - Manager.**

**Commercial Union Assurance Co.,**  
OF LONDON, ENG. Limited.

Capital Authorized and Fully Subscribed.....\$14,750,000  
Capital paid up..... 1,475,000  
Life Funds and Special Trust Funds..... 66,136,780  
Total Annual Income, exceeds..... \$7,500,000  
Total Assets exceed..... 115,000,000  
Total Fire Losses paid..... 147,608,475  
Deposit with Dominion Government (As at 31 Dec 1911) 1,269,327

Head Office Canadian Branch: Commercial Union Building, Montreal.  
232, 236 ST JAMES ST.

Applications for Agencies solicited in unrepresented districts.  
W. S. JOPLING, Assistant Mgr. J. McGRUBOR, Mgr. Can. Branch.