

STANDARD MUTUAL FIRE INSURANCE CO.

Head Office, - MARKHAM, Ont.

Authorized Capital, - 500,000
Subscribed Capital, - 125,000

WM. ARMSTRONG, President H. B. REESOR, Man. Director

K. REESOR, Inspector FRANK EDMAND, City Agent
Confederation Life Bldg.**LUMBERMAN & CONTRACTOR**
IN THE PROVINCE OF
BRITISH COLUMBIA, ALBERTA, SASKATCHEWAN AND MANITOBA.You Need
Go
No FurtherTHE HUGH C. MACLEAN CO., Ltd.
Winnipeg, Vancouver**THE COMMERCIAL**
ESTABLISHED 1887
BY WILKINSON FINANCIAL COMMERCIAL & GENERAL TRADING CO. LTD. (INC. IN CANADA)**The Continental Life Insurance Co.**Subscribed Capital, \$1,000,000.00.
Head Office, Toronto.HON. JOHN DRYDEN, - - - President.
CHARLES H. FULLER, Secretary and Actuary.Several vacancies for good live General
Agents and Provincial Managers.Liberal Contracts to first-class men.
Apply, - GEO. B. WOODS, - Managing-Director.**THE
Ontario Accident and
Lloyds Plate Glass**INSURANCE COMPANIES
Issue Specially Attractive Policies covering Accident,
Accident and Sickness Combined, Employers',
Elevator, General and Public Liability
Plate Glass.**EASTMURE & LIGHTBOURN, Gen'l Agents**
61 to 65 Adelaide Street East, TORONTO.**ACCIDENTS
AND
DISEASE.**

members of the staff, I thank you for the kind way in which you have spoken of us. The staff is a loyal one, and there has been no trouble for years with any of its members, in the way of embezzlement or anything of that sort. At present there is such a demand for good officers by many banks that are increasing the number of their branches, and so on, that temptations are held out, but only a very few have left us, which shows that the staff is satisfied with the institution.

The meeting then proceeded to the election of directors, the president suggesting that, if agreeable, one ballot be cast.

This was unanimously agreed to.

The scrutineers then reported the re-election of the retiring board of directors, viz.: Messrs. J. P. Cleghorn, S. H. Ewing, Lieut-Colonel Fred. C. Henshaw, H. Markland Molson, Wm. Molson Macpherson, Wm. C. McIntyre, and W. M. Ramsay.

The president thanked the shareholders for their attendance, and observed that it could only be hoped that a continuance of prosperity might remain with the Molsons Bank.

At a subsequent meeting of the directors, Mr. Wm. Molson Macpherson was re-elected president and Mr. S. H. Ewing vice-president for the ensuing year.

WHO HOLDS THE CONTROL ?

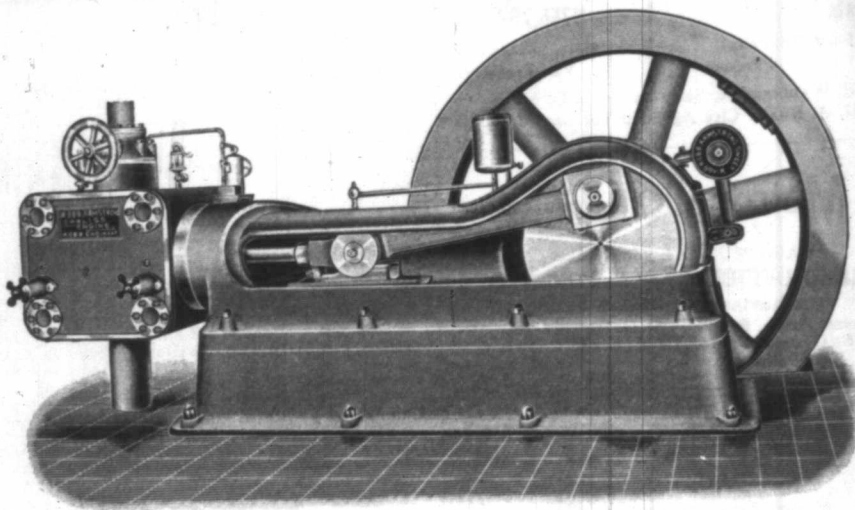
In all Stock Companies the stockholders retain the full control, even where policyholders have been allowed "a voice" in the direction of affairs; but in a purely Mutual Company such as



the Policyholders alone elect the Board of Directors, who appoint all the Officers and, therefore, Mutual Policyholders, through the Board, control and perpetuate the efficient management of its affairs. "Continuity of Management" is desirable only when exercised in the best interests of policyholders.

SWEET CAPORAL**CIGARETTES
STANDARD
OF THE
WORLD**SOLD BY ALL LEADING
WHOLESALE HOUSES.

George W. White's planing mill and sash and door factory at Parry Sound, Ont., were destroyed by fire last Tuesday. The loss is about \$6,000, with insurance of \$3,000.

A FINE STEAM PLANT.

"I will say without qualification that it is as fine a boiler and engine plant as I have ever had the pleasure of seeing for its size. The engine was working without heating, and absolutely without any noise. I wish to congratulate you on your success in building this class of engine, and hope that we may have pleasure in dealing with you again."

The above refers to a 350 horse power Robb-Armstrong Corliss engine and two 175 horse power Robb-Mumford boilers installed by us.

**Robb Engineering Co., Ltd.
AMHERST, N. S.**

AGENTS: { William McKay, 320 Ossington Avenue, Toronto.
Watson Jack & Co., Bell Telephone Bldg., Montreal.
J. F. Porter, 355 Carlton Street, Winnipeg.