C.A. (Scot) ne, C.A

& CO. TANTS

2540.

ONTREAL.

e, Main 3898 al, Financial ns, &c.

& DAVY ITORS

ole Hill, C.A.; C.A. (Scot.); TREAL

OHN UDITOR d Auditing Accounts

ldings ue.

L.I.A. JDITOR nual Audits S BLDG.

RY.

CITOR.

k Chambers Montreal.

GETTING " nce in their

I, M.A. Montreal

Mathematics

STRAW.

re resistance made from ing cut into a paste by nemicals are as been reis put into s, laths and eadily made. sawed like it emits a oke.

GET THE BEST

Do not place your Insurance policy until you have learned all about the Guaranteed Investment Plan offered by

The Manufacturers Life Insurance Company

Head Office - TORONTO

THE PROVIDENT, ACCIDENT & GUARANTEE COMPANY

Accident, Health, Employer's and Public Liability, Burglary, Plate-Glass, Fidelity Bonds, Contract Bonds, Automobile.

Head Office, MONTREAL 160 St. James Street

UNION ASSURANCE SOCIETY LIMITED.

OF LONDON, ENGLAND.

Fire Insurance since A.D. 1741

Canada Branch, Montreal: T. L. MORRISEY. Resident Manager. North-West Branch, Winnipeg: THOS. BRUCE, Branch Manager. Agencies throughout the Dominion.

THE LONDON & LANCASHIRE LIFE & GENERAL ASSURANCE ASSOCIATION, LIMITED

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.

Commercial Union Assurance Co. Commercial Union Assurance Co.
LIMITED :: :: OF LONDON, ENG.
Capital Authorized and Fully Subscribed \$14,750,000
Capital Paid Up. 1,475,000
Life Funds and Special Trust Funds 68,056,830
Total Annual Income Exceeds 39,500 000
Total Funds Exceed 118,000,000
Total Fire Losses Paid 155 780,550
Deposit with Dominion Government 1,284,327
Head Office, Canadian Branch - Commercial Union
Building, 232, 236 St. James Street, Montreal
Applications for Agencies solicited in unrepresented
J. McGREGOR Assistant Manager Can. Branch
W. S. JOPLING - Assistant Manager Founded in 1806.

THE LAW UNION & ROCK INSURANCE CO. LIMITED

OF LONDON 0

Assets Exceed \$47,000,000 Over \$11,000,000 Invested in Canada. FIRE and ACCIDENT Risks Accepted.

Canadian Head Office: 112 St. James St., cor. Place d'Armes, Montreal.

Agents wanted in unrepresented towns in Canada. J. E. E. DICKSON, Canadian Manager

W. D. AIKEN,
Superintendent Accident Dept

The Standard Assurance Co. OF EDINBURGH

Established 1825

Head Office for Canada - - MONTREAL Invested Funds...\$63,750.000 Investments under Canadian Branch 16,000,000
Annual Revenue 7,600,000 Annual Revenue.....

> World-Wide Policies Apply for full particulars D. M. McGOUN, Manager

British America Assurance Company

--- A. D. 1833 ---

Head Office - -TORONTO

• Board of Directors:

W. R. Brock - - - President
W. B. Meikle - - Vice-President

Robert Bickerdike, M.P.; E. W. Cox; H. C. Cox D. B. Hanna: John Hoskin, K.C., LL.D.; Alex. Laird: Z. A. Lash, K.C., LL.D.; W. B. Meikle Geo. A. Morrow: Augustus Myers: Frederic Nicholls: James Kerr Osborne: Sir Henry M. Pellatt: E. R. Wood.

W. B. Meikle, Gen. Mgr E F. Garrow, Secretary

Assets over. . . . \$ 2,330,000.00

organization, over . \$37,000,000.00

Losses paid since

The Federal Life Assurance Company Home Office - Hamilton, Can.

Results for 1912 were the most successful in the Company's history, large increases being made in all departments of the business. The percentage of General Expenses showed a large reduction. The average rate of interest earned on the invested funds increased .25 over the preceding year.

Several good agencies for good men open in the Province of Quebec.

Province of Quebec.

APPLY TO C. L. SWEENEY,

Provincial Manager, MONTREAL, Que.

Guardian Assurance Co.

LIMITED ESTABLISHED 1821

Assets exceed - \$34,000,000

Head Office for Can Guardian Building, Montreal

TRUSTEES:
K. W. Blackwell. Tancrede Bienvenu,
J. O. Gravel
H. M. LAMBERT,
Manager

B. E. HARDS,
Manager

Assistant Manager

WESTERN ASSURANCE COMPANY

FIRE and MARINE. Incorporated 1851

Assets Over \$3,000,000.00 Losses paid since organization over \$56,000,000.00

> HEAD OFFICE TORONTO, ONT.

W. R. BROCK, President. W. B. MEIKLE, Vice-President & General Manager.

MONTREAL BRANCH BEARDMORE BUILDING

ROBERT BICKERDIKE. Manager

THE BRITISH CANADIAN **REALTY & INVESTMENT**

Co., Limited

Real Estate, Timber Limits, Farm and Coal Lands, Water Powers

J. T. BETHUNE, Managing Director, 605-606 TRANSPORTATION BLDG.

Cable Address: BRITISHCAN Codes: Western Union & Premier Bentley

QUEBEC SECURITIES

Our Specialities are Municipal Debentures issued by Cities and Towns in the Province of Quebec. We have always a large number of attractive issues on hand and will be plased o send you our Bond Cirolar deer bing them.

HANSON BROS.,

164 St. James St.,

Montreal.

