

See Back Cover for "ROYAL," David McLellan's Advertisement.

ESTABLISHED 1825.

STANDARD LIFE ASSURANCE CO'Y.

HEAD OFFICES :

EDINBURGH, SCOTLAND and MONTREAL, CANADA.

Existing Assurances,	- - - - -	\$100,500,000
Invested Funds,	- - - - -	\$32,000,000
Annual Revenue,	- - - - -	\$4,400,000
Canadian Investments,	- - - - -	\$3,250,000
Bonuses Distributed,	- - - - -	\$19,000,000

ALL SYSTEMS OF LIFE ASSURANCE.

ELFORD G. PAYNE,

Agent, Hamilton.

W. M. RAMSAY,

Manager.

WM. STEWART,

ARCHITECT,

Heating Ventilating Engineer

—AND—

PRACTICAL SUPERINTENDENT.

OFFICES IN WENTWORTH CHAMBERS,

Cor. James and Main Sts, Hamilton, Ont.

Over 25 Years' experience as an Architect throughout the United States and Canada.

N. B.—Plans, Specifications and Superintendence of Steam Heating, Hot Water Heating, Ventilation and Sanitary Plumbing a Specialty.

P. O. BOX 278.

Residence, 165 Main St. East.

ELFORD G. PAYNE, AGENT, COR. JAMES AND VINE STS.

INSURE YOUR LIFE IN THE "STANDARD," E. G. PAYNE, AGENT.

ASK FOR INFORMATION RESPECTING THE RESERVE BONUS SYSTEM.