

The Federal Life ASSURANCE COMPANY.
 HEAD OFFICE HAMILTON, CANADA.
 Capital and Assets \$2,512,387.81
 Surplus to Policyholders 1,037,647.33
 Paid Policyholders in 1902 20,144.68
 MOST DESIRABLE POLICY CONTRACTS.
 DAVIS DEWEE, President and Managing Director.
 K. McCORMACK, Sup't of Agents.
 H. ROBERTSON, Provincial Manager.

British * America ASSURANCE COMPANY.
 HEAD OFFICE, TORONTO.
 Incorporated 1833.
FIRE AND MARINE.
 Cash Capital, \$1,000,000.00
 Assets, \$1,864,730.13
 Losses Paid since organization, \$22,527,817.67
 Geo. A. Cox, President. J. J. Barry, Vice-Pres. F. H. Bess, Secretary.
 EVANS & JOHNSON, General Agents, 112 St. James St., MONTREAL.

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.

Right and Fair
 Impartial in treatment, just in settlements—all cardinal aims of the management of the **UNION MUTUAL**.
Union Mutual Life Insurance Co., Portland, Maine.
 FRED E. RICHARDS, President.
 ARTHUR L. BATES, Vice President.
 Good Agents always welcome; satisfactory territory open for men of that stamp.
 Address: HENRI H. MOHR, Chief Agent for Canada, 151 St. James St., Montreal, Canada.
 For Agencies in the Western Division, Province of Quebec and Eastern Ontario apply to WALTER F. JOYCE, Manager, 151 St. James St., Montreal.

Scottish Union and National INSURANCE COMPANY.
 Of Edinburgh, Scotland.
 M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.
 Capital \$30,000,000 Invested Funds \$13,500,000
 Total Assets \$43,500,000 Deposited with Govt. \$1,100,000
 WALTER KAVANAGH, Resident Agent, 117 St. James St., MONTREAL.

Law Union & Crown Ins. Co., (OF LONDON.)
 Assets exceed \$24,000,000
 Fire risks accepted on most every description of insurable property.
 Canadian Head Office: 117 St. James St., MONTREAL.
 J. E. E. DICKSON, Manager.
 Agents Wanted throughout Canada.

COMMERCIAL UNION
 FIRE INSURANCE
 HEAD OFFICE, GERRARD ST. E. - MONTREAL.
 JAMES McCORMACK, Manager.



HUMPHREYS LIMITED
 ESTABLISHED 1834
 Manufacturers and Shippers
IRON BUILDINGS
 The Best Houses in the OLD COUNTRY
 To all Parts of the World.
 Shipping Price Lists and Details on Application
 Highest Awards—21 Gold and Silver Medals
W. H. FLETT, Ltd.
 KNIGHTSBRIDGE
 London, & W. E. E. & W. E. E.