

The Birkbeck Investment and Savings COMPANY

Capital Subscribed - \$2,000,000
Capital Paid up - 600,000

H. P. DWIGHT, Esq., President.
Vice-Presidents,
THOMAS LONG, Esq. S. H. EWING, Esq.

MONEY TO LOAN

To Purchase or Build or Pay off existing encumbrances, repayable on Easy Terms.

Head Office, McKinnon Building, Toronto.
Montreal Office, Canada Life Building.

The Dominion Life Ass'ce Co., Head Office, WATERLOO, Ont.

The Dominion Life has had a good year in 1898. It has gained

In Amount Assured, - 11.73 per cent.
In Cash Premium Income, 12.34 per cent.
In Interest Receipts, - 28.05 per cent.
In Assets, 17.61 per cent.
In Surplus over all Liabilities, 42.74 per cent.

It is safe, sound, economically managed, equitable in all its plans. Its interest receipts have more than paid its death losses since the beginning. No Company anywhere has had a lower death rate, or does better for its Policy-holders than the Dominion Life. Separate branches for Abstainers and Women.

JAMES INNES, President. CHR. KUMPF, Vice-President.

THOS. HILLIARD, Managing Director.

For territory apply to J. F. MARTIN, Inspector of Agencies.

Founded 1797 NORWICH UNION Fire Insurance Society —OF— NORWICH, England

Head Office for Maritime Provinces, Ontario, Manitoba, North-West and British Columbia, TORONTO.

JOHN B. LAIDLAW, Manager.



TRADE MARK FOR
W. ROBERS. ★
KNIVES, FORKS, SPOONS.



Simpson, Hall, Miller & Co., MANUFACTURERS OF Sterling Silver and Fine Electro-Plated Ware

Presentation Goods
and Table Ware
Specialties

Show Room, 1794 Notre Dame St.,
MONTREAL.

A. J. WHIMBEY,
Manager for Canada.

The Trust and Loan Company OF CANADA

INCORPORATED by ROYAL CHARTER. A.D. 1845

Capital Subscribed - \$7,500,000
With power to increase to - 15,000,000
Paid up Capital - 1,581,666
Cash Reserve Fund - 906,470

Money to Loan on Real Estate,

Apply to the Commissioner,

Trust & Loan Co. of Canada, 26 St. James Street, MONTREAL.
Liberal Terms. Low Interest.

The Provincial Trust Company OF ONTARIO, Limited, Temple Building, TORONTO.

TRUSTS

of every description accepted and executed. Acts as Administrator, Executor, Guardian, Assignee and Liquidator.

LOANS

Money in any amount upon real estate or approved collaterals at lowest market rates.

SIR RICHARD CARTWRIGHT, President,

S. F. MCKINNON,

JAMES SCOTT,

Vice-Presidents.

A. W. McDOUGALD, Manager.

Trust and Safety Deposit Departments.

THE EQUITABLE LIFE ASSURANCE SOCIETY

OF THE UNITED STATES.

Outstanding Assurance, Dec. 31, 1898. \$987,157,134.00
Assurance applied for in 1898 . . . 198,362,617.00
Examined and Declined . . . 30,318,878.00
New Assurance Issued, . . . 168,043,739.00
Income . . . 50,249,286.78
Assets, Dec. 31, 1898 . . . 258,369,298.54
Assurance Fund (\$198,898,259.00) and
all other Liabilities (\$2,160,560.27) 201,058,809.27
Surplus . . . 57,310,489.27
Paid Policyholders in 1898 . . . 24,020,523.42

HENRY B. HYDE, President.

JAMES W. ALEXANDER, V.P.

MONTREAL OFFICE: 157 St. James Street.

S. P. STEARNS, Manager.

TORONTO OFFICE: King & Yonge Streets

GEORGE BROUCHALL, Cashier.