



GURNEY, MASSEY CO. LTD.

Wholesale Manufacturers of
HOT WATER HEATERS
HOT AIR FURNACES
RADIATORS. REGISTERS
STEEL RANGES

PLUMBERS' SUPPLIES
LOCKS AND SCALES

Boilers guaranteed more economical and quicker circulation than any made
 "HOW BEST TO HEAT OUR HOMES," sent free on application, mentioning this paper.

Address:

885 & 887 St. Paul St.

MONTREAL.

ESTABLISHED 1869

North British and Mercantile INSURANCE COMPANY

Extraordinary Directors.

The Rt. Hon. The Earl of Strathmore The Right Hon. Lord Widderton
 The Rt. Hon. The Earl of Aberdeen The Hon. Lord Wellwood
 The Right Hon. Lord Forbes

Invested in Canada, nearly - \$3,000,000
 Total Assets, - - - - - 32,032,716

Head Office for Canada at Montreal

THOMAS DAVIDSON,

Managing Director

ALBION FIRE INSURANCE ASSOCIATION (LIMITED) OF LONDON, ENGLAND.

Head Office for Canada, - MONTREAL.

CANADIAN BOARD:

SIR DONALD A. SMITH, K.C.M.G., Chairman.
 SANDFORD FLEMING, Esq., C.M.G., } - Directors.
 ROBERT BENNY, Esq. }

A. DEAN,
 Inspector.

JOHN KENNEDY,
 Manager for Canada.

ESTABLISHED 1872.

The Guarantee Comp'y OF NORTH AMERICA.

BONDS OF SURETYSHIP

Head Office, - Montreal.

E. RAWLINGS, Vice-President and Managing Director

TORONTO BRANCH

Hall Buildings.

NEDLAND & JONES, Agents

The Liverpool & London & Globe INSURANCE CO.

AVAILABLE ASSETS, \$53,169,135.

One of the Largest Insurance Companies in the World

All business accepted at most favorable rates and
 losses liberally adjusted

G. F. C. SMITH,
 (CHIEF AGENT CANADA BRANCH)

16 PLACE D'ARMES, - - MONTREAL.

Insure your Property with the Phœnix Insurance Co. OF HARTFORD

TIME TRIED

and **FIRE TESTED**

GERALD HART,

'General Manager for Canada

114 ST. JAMES STREET



Northern Assurance Co. OF LONDON, ENGLAND.

Branch Office for Canada—1724 Notre
 Dame Street, Montreal.

INCOME AND FUNDS 1892.

Capital and Accumulated Funds	\$35,720,000
Annual Revenue from Fire and Life Premiums and from Interest upon Invested Funds	5,495,000
Deposited with the Dominion Government for security of Canadian Policy Holders	200,000

ROBERT W. TYRE,
 Manager for Canada.

City Agent: **BROWNING** British Empire Building.