

ONE OF THE FIRST TO BEAR WITNESS TO THE SUPERIOR CHARACTER OF CANADIAN WORKMANSHIP in articles of furniture was the late Queen. It was at the period when the beautiful black walnut wood, known particularly in Eastern Ontario, first came into use in articles of household furniture that some Montreal ladies conceived the idea of presenting Her Majesty with a set of drawing-room chairs made from this material. The Queen was highly pleased with the gift, and, in returning her thanks, through Lord Elgin, the then Governor-General of Canada, who had forwarded the articles, added a special word of praise for the skill displayed by the workmen. The recently organized Furniture Company is sending products to England owing to the superior workmanship being appreciated there.

PHENIX INSURANCE COMPANY OF BROOKLYN, N.Y.

ROBERT HAMPSON & SON, Agents.
MONTREAL, Que.

J. W. BARLEY, General Agent,
NEW YORK.

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY.

— ESTABLISHED IN 1863 —

Head Office, . . . WATERLOO, ONT.

TOTAL ASSETS . . . 334,083.00
POLICIES IN FORCE, 25,197

Intending Insurers of all classes of insurable property have the option of insuring at STOCK RATES or on the Mutual System.

GEORGE RANDALL, President. FRANK HAIGHT, Secretary.
JOHN KILLER, Inspector. JOHN SHUM, Vice-President

EASTERN TOWNSHIPS BANK

(ESTABLISHED 1859)

Capital Authorized, \$2,000,000. Capital paid up, \$1,742,535.
Reserve Fund, \$1,050,000

Board of Directors:

R. W. HENNER, President; Hon. M. H. COCHRANE, Vice-President;
ISRAEL WOOD, J. N. GALLER, N. W. THOMAS, G. STEVENS, C. H. KATHAN,
H. B. BROWN, R. C. J. S. MITCHELL.

Head Office: **SHERBROOKE, Que.**

Wm. FARWELL, General Manager.

Branches: Province of Quebec—

Montreal, Waterloo, Cowansville, Rock Island, Granby, Magog, Coaticook, Huntingdon, St. Hyacinthe, Richmond, Bedford, Ormstown.

Province of N.B.: Grand Forks, Phoenix.

Agents in Canada: Bank of Montreal and Branches. Agents in London, Eng.: National Bank of Scotland. Agents in Boston: National Exchange Bank. Agents in New York: National Park Bank. Collections made at all accessible points and remitted.

Fire Ins. HARTFORD Company.

ESTABLISHED — — 1794.
HARTFORD, CONN.

CASH ASSETS, — — \$10,004,697.55
Fire Insurance Exclusively.

GEO. L. CHASE, President.

P. C. ROYCE, Secretary.

THOS. TURNBULL, Assistant Secretary

CHAS. E. CHASE, Assistant Secretary.

G. ROSS ROBERTSON & SONS, AGENTS, MONTREAL



"STRONGEST IN THE WORLD"

THE EQUITABLE LIFE ASSURANCE SOCIETY

OF THE UNITED STATES.

January 1, 1901.

Assets	\$304,598,063
Assurance Fund and all other Liabilities	238,460,893
Surplus	66,137,170
Outstanding Assurance	1,116,875,047
New Assurance	207,086,243
Income	58,007,131

J. W. ALEXANDER, President.

J. H. HYDE, Vice-President.

MONTREAL OFFICE: 157 St. James Street

S. P. STEARNS, Manager.

TORONTO OFFICE, - 90 Yonge Street,

ANDERSON & BRESEE, Managers,

GEORGE BROUCHALL, Cashier.