

## BANK OF NOVA SCOTIA.

INCORPORATED 1832.

Capital Paid-up ..... \$1,500,000  
 Reserve Fund ..... 1,600,000

## DIRECTORS.

JOHN DOULL - President. JOHN Y. PAYZANT, - Vice-President  
 JAMES HART - R. B. SEITON. CHARLES ARCHIBALD.  
 HEAD OFFICE - HALIFAX, N.S.  
 H. C. McLEOD, - General Manager D. WILKES, - Inspector.

## BRANCHES.

In Nova Scotia—Amherst, Annapolis, Bridgetown, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Pictou, Stellarton, Westville, Yarmouth.  
 In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, St. John, St. Stephen, St. Andrews, Sussex, Woodstock.  
 In Prince Edward Island—Charlottetown and Summerside, Paspébiac.  
 In Quebec—Montreal, F. Kennedy, Manager.  
 In Ontario—Toronto, J. Pitblado, Manager.  
 In Newfoundland—St. John's, W. E. Stavert, Manager.  
 Harbor Grace—James Burie, Manager.  
 In West Indies—Kingston, Jamaica, W. P. Hunt, Manager.  
 In U.S.—Chicago, H. Alex. Robertson, Manager, and J. A. McLeod, Assistant Manager. Calais, Maine.

DURING THE JUBILEE  
YEAR 1897...THE  
ONTARIO MUTUAL LIFE  
SHOWS

1. The largest amount of new business ever written in any year of the Company's history..... **\$3,070,000**
2. Lapsed Policies re-instated in excess of 1800, amounting to..... **\$44,695**
3. A decrease in lapsed and surrendered policies over last year ..... **\$414,154**
4. With a larger sum at risk the Company experienced a smaller death loss than in '96 by ... **\$46,108**
5. A year of substantial progress secured at a moderate expense, and without the aid of high pressure methods.

A Policy in it Pays.

THE  
**ONTARIO ACCIDENT  
 INSURANCE**  
 AND  
**LLOYDS PLATE GLASS  
 INS. COS.**

## LARGEST AND BEST

FOR  
 Personal Accident  
 Employers' Liability  
 Elevator  
 Merchants' General  
 Liability and Plate Glass

THE ONTARIO ACCIDENT: LUTRATT  
 W. Smith, Q.C., D.C.L., President;  
 Arthur L. Eastmure, Vice-President  
 and Man'g. Director; Francis  
 J. Lightbourn, Secretary.

THE LLOYDS: W. T. Woods,  
 President; D. B. Halstead, Vice-  
 President; C. E. W. Chambers,  
 Secretary.

## Eastmure &amp; Lightbourn

GENERAL AGENTS,  
 Head Office for Canada  
 3 TORONTO STREET  
 TORONTO

... OPENINGS FOR GOOD AGENTS ...

"LLOYDS PLATE GLASS," (into which is merged the Montreal Plate Glass Insurance Company, and the Plate Glass branch of the Steam Boiler and Plate Glass Insurance Co. of Canada.) transacts the largest Plate Glass Insurance business in Canada, and is the largest and strongest stock company of its class in the world.

The "ONTARIO ACCIDENT" offers a specially attractive policy to professional and business men.

## MONTREAL AGENCIES:

THE ONTARIO ACCIDENT: Edward L. Bond, Director, 30 St. Francois Xavier St.; Oliver G. Beckett, General Agent, 338 St. Paul Street.

THE LLOYDS: Edward L. Bond, General Agent, 30 St. Francois Xavier Street; Messrs Boivin, Wilson & Co., Special Agents, 338 St. Paul St.

H. S. LIGHTBOURN, Inspector

The Birkbeck Investment Security  
& Savings Company.

CAPITAL SUBSCRIBED, . \$2,000,000  
 PAID-UP . . . . . \$500,000

H. P. DWIGHT Esq., President

THOMAS LONG Esq., S. H. EWING, Esq., Vice-Presidents.

## SAVINGS' DEPARTMENT.

The Company receives for temporary or permanent investment large or small sums, payable either in bulk or in stated instalments.

## MONEY TO LOAN

To Purchase or Build, repayable in easy instalments. Full information on application.

Head Office, MCKINNON BUILDING, Toronto. O. W. PEASE  
 Montreal Office, 110 ST. FRANCIS XAVIER ST. LOCAL MANAGER.

## DOMINION LINE STEAMSHIPS

Montreal and Quebec

— TO —

## LIVERPOOL

|                                  |            |
|----------------------------------|------------|
| "DOMINION" Twin Screw, . . . . . | 6000 tons. |
| "SCOTSMAN" Twin Screw, . . . . . | 6000 "     |
| "LABRADOR" . . . . .             | 5000 "     |
| "YORKSHIRE" . . . . .            | 5000 "     |
| "VANCOUVER" . . . . .            | 5000 "     |

Large and Fast Steamers, Midship Saloons, Electric Lights, All modern Improvements. Sail from Montreal every Saturday at 9:00 a.m., from Quebec 6:00 p.m., Saturdays.

Rates of Passage: First Cabin - \$52.50 to \$60.00  
 Second Cabin - 34.00 " 40.00  
 Steerage - 22.50 " 23.50

For all information apply to any Agent of the Company or  
**DAVID TORRANCE & CO.,**  
 GENERAL AGENTS, MONTREAL.

—THE—  
**Great-North Western Telegraph Co.**  
 OF CANADA.

Direct and exclusive Cable Connection through Canadian territory with the Anglo-American, Direct and also with the French and American Cables.

Money Orders by Telegraph between the principal offices in Canada and also between this country and the whole of the Money Transfer offices of the Western Union Telegraph Company.

## BEAVER LINE ROYAL MAIL STEAMSHIPS

Sailing weekly between Montreal and Liverpool...  
 CALLING AT RIMOUSKI AND MOVILLE, IRELAND, EACH WAY

| From Liverpool,    | STEAMERS.     | From Montreal,   |
|--------------------|---------------|------------------|
| Saturday, April 16 | Lake Ontario  | Wednesday, May 4 |
| " " 23             | Lake Winnipeg | " " 11           |
| " " 30             | Lake Huron    | " " 18           |
| " May 7            | Lake Superior | " " 25           |
| " " 14             | Gallia        | " June 1         |
| " " 21             | Lake Ontario  | " " 8            |
| " " 28             | Lake Winnipeg | " " 15           |
| " June 4           | Lake Huron    | " " 22           |
| " " 11             | Lake Superior | " " 29           |
| " " 18             | Gallia        | " July 6         |
| " " 25             | Lake Ontario  | " " 13           |
| " July 2           | Lake Winnipeg | " " 20           |
| " " 9              | Lake Huron    | " " 27           |
| " " 16             | Lake Superior | " Aug. 3         |
| " " 23             | Gallia        | " " 10           |
| " " 30             | Lake Ontario  | " " 17           |

Steamers sail from Montreal Wednesday Morning, passengers may embark the Evening previous after 8 o'clock, if desired.

Passengers from Quebec embark Wednesday Afternoon, and must apply to the Agents, G. M. Webster & Co., Dalhousie Street, not later than Wednesday Morning, for the time at which they are to embark.

Passengers from the Lower Provinces embark at Rimouski Thursday Morning, on arrival of Mail train, and those so desiring from Montreal and the West can do by taking the I. C. R. Mail Train leaving Grand Trunk Depot at 7:15 p.m. Wednesday.

SPECIAL RAIL RATES TO AND FROM ALL PORTS.

D. W. CAMPBELL, General Manager, D. & C. McIVER,  
 18 Hospital St., Montreal. Tower Buildings 22 Water St., Liverpool