

PETER McCALLUM, Agent, ST. CATHARINES.

FARMERS, READ THIS.

**ROYAL
INSURANCE COMPANY OF ENGLAND.**

Capital, Ten Million Dollars.

Assets, Twenty-Eight Million Dollars.

Invested in Canada, chiefly with Gov't, \$750,000.

This old and reliable Company now insures Farm Property against damage by Fire or Lightning, at rates very little, if any, in excess of that asked by inferior companies. Losses by Lightning or fire to Live Stock, Implements and Vehicles anywhere on the farm made good.

FACTS WORTH REMEMBERING.

The **ROYAL** has the Largest Surplus Funds of any Fire Insurance Company in the world.

The **ROYAL** has the Largest Deposit with the Dominion Government, of any other Insurance Company.

The **ROYAL** owns more Real Estate in Canada than any other Insurance Company.

The **ROYAL** does nearly double the business in Canada of any other Insurance Company.

The conditions of the **ROYAL'S POLICIES** are more liberal than those of other companies doing business in Canada.

The liability of the **ROYAL'S SHAREHOLDERS** is unlimited.

In conclusion, remember that Security should be the first consideration, and that you may better carry your own risk than entrust it where you have not absolute security.

Agents in nearly every Town and Township in the Dominion.

Losses promptly settled by Head Office in Canada without reference to Home Office.

GAULT & TAPLEY, Chief Agents for Canada.

PLACE D'ARMES, MONTREAL.

DAVID McLELLAN, District Agent, Hamilton.

W. V. HARE, Agent, GRIMSBY.

E. E. WINDALE, Agt., ATTZELCLIFFE.

A. CLEMENT, Agt., NIAGARA.

JAMES E. BAXTER, Agt., WELLSLAND.

J. S. STEVENSON, Agent, DUNNVILLE.