

MONTREAL.

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G. F. C. SMITH, Resident Secretary. NEW YORK LIFE INS. BUILDING Medical Referee-D. C. MACCALLUN, Esq., M.D. Standing Counsel-GRO. B. CRAMP, Esq. HEAD OFFICE, CANADA BRANCH : MONTREAL. WORKS:

Manager W. ROWLAND, Inspector This Company commenced business in Canada by depositing \$300,000 with the Dominion Govern-ment for security of Canadian Policy-holders. ALLAN & WILLIAMS, IRA CORNWALL, Gen. Agts., Winnipeg. Gen. Agt., St. John, N.B. LACHINE, QUE.