Scottish Union and National

Insurance Co of Edinburgh, Scotland

Established 1824

Capital,	$30,000,000
Total Assets,	51,464,590
Deposited with Dominion Gov't,	242,720
Invested Assets in Canada,	2,670,049

NORTH AMERICAN DEPT., HARTFORD, CONN., U.S.A.

JAMES H. BREWSTER, Manager

EBINHART & EVANS Resident Agents,	Montreal
MEDLAND & SON, " "	Toronto
ALLAN, LANG & KILLAM, " "	Winnipeg

ISSUES GUARANTEED CONTRACTS

JOHN P. MUNN, M.D
PRESIDENT

FINANCE COMMITTEE
CLARENCE H. KELSEY
Pres. Title Guarantee and Trust Co.
WILLIAM H. PORTER
Pres. Chem. Nat. Bank
EDWARD TOWNSEND
Pres. Importers & Traders Nat. Bank

Good men, whether experienced in life insurance or not, may make direct contracts with this company, for a limited territory if desired, and secure for themselves, in addition to first year's commission, a renewal interest insuring an income for the future. Address the Company at its Home Office, No. 277, Broadway, N.Y.

The WATERLOO

Mutual Fire Insurance Co.

ESTABLISHED IN 1863

HEAD OFFICE : WATERLOO, ONT

TOTAL ASSETS 31st DEC., 1908, $600,000.00

POLICIES IN FORCE IN WESTERN ONTARIO OVER 30,000

WM. SNIDER, President — GEORGE DIEBEL, Vice-President

FRANK HAIGHT, Manager — T. L. ARMSTRONG, Inspector

Hartford Fire Insurance Co.

HARTFORD, : : CONN.

ESTABLISHED 794

CASH ASSETS,	$18,920,603.84
Surplus to Policy-Holders,	5,261,450.45

CHAS. E. CHASE, President

R. M. BISSELL, Vice President — FRED'K. SAMSON, Ass't Secy.

THOS. TURNBULL, Secretary. S. E. LOCKE, Assistant Secretary

H. A. FROMINGS, MONTREAL MANAGER

9 St. Francois Xavier Street,

PHENIX

Insurance Company

OF BROOKLYN, N. Y.

ROBERT HAMPSON & SON, Agents

MONTREAL, QUE.

LIFE AGENTS' MANUAL

New and Revised Edition now in course of preparation.

Bound in flexible leather - 250 pages

Price only $2.00.

THE CHRONICLE - - MONTREAL