

Municipal Debentures, Government and Provincial Bonds,  
Railway and other Investment Securities

BOUGHT, SOLD OR NEGOTIATED

TELEPHONE, MAIN 980

**R. WILSON-SMITH**

FINANCIAL AGENT

CABLE ADDRESS  
CHRONICLE

151 St. James Street, MONTREAL.

SPECIALTY:

INVESTMENT SECURITIES—SUITABLE FOR

BANKS, TRUST ESTATES, INSURANCE COMPANIES

PERMANENT INVESTMENT OR DEPOSIT WITH CANADIAN GOVERNMENT

Member of the Montreal Stock Exchange

CHARLES F. CLARK, President

JARED CHITTENDEN, Treasurer

ESTABLISHED 1849

**The Bradstreet Mercantile Agency**

THE BRADSTREET CO., Proprietors

Executive Offices, 346 &amp; 348 Broadway, NEW YORK

Branches in the principal cities of the United States and Canada, the European Continent, Australia and in London, Eng.

The Bradstreet Company is the oldest and financially the strongest organization of its kind. Working in one interest and under one management, with larger ramifications and more capital engaged in its enterprise and more money spent in the obtaining and dissemination of information than any similar institution in the world.

QUEBEC OFFICE—Richelleu Building.

HALIFAX " Metropolitan Building, 191 Hollis St.

TORONTO " McKinnon Building, Melinda and Jordan Sts.

VICTORIA " Board of Trade Building.

WINNIPEG " 308 Main.

VANCOUVER " Inns of Court Building.

Montreal Office, - 1724 Notre Dame St.

JOHN A. FULTON, Superintendent

**Excelsior Life Insurance Company.**

Head Office: TORONTO. Incorporated 1889.

One of the Best Companies for  
POLICY-HOLDERS and AGENTS.

Liberal and Attractive Policies.

Absolute Security

Vacancies for General, District and Local Agents.

E. MARSHALL,  
Secretary.DAVID FASKEN,  
President.**Union Assurance Society**

OF LONDON.

(Instituted in the Reign of Queen Anne, A.D. 1714.)

Capital and Accumulated Funds exceed **\$16,000,000**

One of the Oldest and Strongest of Fire Offices.

Canada Branch: 260 St. James Street, - MONTREAL

T. L. MORRISSEY, Manager.

**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

Founded 1797

**NORWICH UNION  
Fire Insurance Society**

—OF—

NORWICH, England

Head Office for Canada . . . . . TORONTO

JOHN B. LAIDLAW, Manager.

Montreal Office, Temple Building

J. H. LABELLE,

Superintendent.

INSURANCE COMPANY

**Phoenix of Hartford,**

CANADA

CONN.

FRANCH

Head Office, - - - MONTREAL.  
W. TATLEY, Manager.Total Losses Paid Since Organization of Company **\$46,293,626.89****Keystone Fire Insurance Co.**

OF SAINT JOHN, N.B.

INCORPORATED A.D. 1889.

CAPITAL, \$200,000.

Home Office - Princess Street, Saint John, N.B.

DIRECTORS.

HON. A. F. RANDOLPH,  
President.ALFRED MARKHAM,  
Vice-President

HON. GEO. A. COX,

J. J. KENNY,

(President Western Ass'ee Co.)

(Vice-President Western Ass'ee Co.)

ALEXANDER P. BARNHILL,

FREDERICK J. G. KNOWLTON

R. WALKER W. FRANK

A. GORDON LEAVITT, Secretary.

**PHENIX  
INSURANCE COMPANY**

OF BROOKLYN, N.Y.

ROBERT HAMPSON & SON, Agents.  
MONTREAL, Que.J. W. BARLEY, General Agent,  
NEW YORK.