



Founded 1797
NORWICH UNION
 Fire Insurance Society

—OF—
NORWICH, England

Head Office for Canada TORONTO
JOHN B. LAIDLAW, Manager.

Montreal Office, Temple Building,
GEORGE LYMAN,
 Supt. Province of Quebec.

ESTABLISHED 1809.
 Total Funds Exceed Canadian Investments
\$72,560,330.00 \$6,567,079.00

FIRE AND LIFE
North British and Mercantile

INSURANCE CO.
 Directors, { A. MACNIDER, Chairman
 HENRI BARREAU, Esq.
 HON. GEO. A. DRUMMOND
 CHAS. F. SISE, Esq.

Head Office for the Dominion 78 St. François Xavier Street
MONTREAL.

Agents in all Cities and Principal Towns in Canada
RANDALL DAVIDSON, Manager.

George F. Cummings T. C. Delavan

CUMMINGS & CO.

Members New York Stock Exchange.

Established 1865.

BROKERS NEW YORK CITY

Stocks show declines of from 5% to 25% and are now a purchase.

Send for List of Best Investments.

STOCKS Purchased in amounts to suit customers
 for investment or carried on margin
 Commissions: One-eighth (1/8) of 1 per cent. for buying and the
 same for selling. Information regarding all kinds of investments,
 and lists of securities furnished on application. Correspondence
 solicited. Send for our booklet **HOW TO MAKE MONEY**
IN WALL STREET.

THE
Continental Life Insurance Company

HEAD OFFICE: - - - - Toronto.

AUTHORIZED CAPITAL, \$1,000,000.

The Policies of THE CONTINENTAL embrace every good feature of Life Contracts. The Premiums are calculated to carry the highest Benefits in regard to Loans, Surrender and Extended Insurance, while the Liabilities are estimated on a stricter basis than required by recent Dominion legislation.

Agents in every District are Required.

CEO. B. WOODS, General Manager.

JOHN DRYDEN, President.

FIRE. LIFE. MARINE. ACCIDENT.

COMMERCIAL UNION

Assurance Company Ltd. of London, Eng.

Capital Fully Subscribed - - - \$12,500,000
 Life Fund (in special trust for Life Policy Holders) 12,226,000
 Total Annual Income, exceeds - - 10,000,000
 Total Assets, exceed - - - 80,000,000
 Deposit with Dom. Government exceeds - 100,000

HEAD OFFICE CANADIAN BRANCH:

1731 Notre Dame Street, - MONTREAL

J. MCCRECOR Manager

Applications for Agencies solicited in unrepresented districts.

THE
NATIONAL LIFE ASSURANCE COMPANY
 OF CANADA.

AUTHORIZED CAPITAL, \$1,000,000

Elias Rogers, Pres. R. H. Matson, Mang. Director
 F. Sparling, Secretary,

General Agents Wanted in every county in the

Province of Quebec.

Apply to Head Office, Temple Building, Toronto
 Montreal Office, 180 St. James Street.
 Bell Telephone 2140.



DEBENTURES FOR SALE.

The undersigned is prepared to receive offers for the purchase of debentures of Drainage District No. 4 in the Province of Manitoba to the amount of \$72,000.00, and of Drainage District No. 6, in the said Province, to the amount of \$29,000.00, guaranteed by the Province and issued under the provisions of "The Land Drainage Act, 1882," and amendments thereto, such debentures to be in denominations of \$1,000.00 each, dated November 15th, 1902, payable in thirty years from said date, and bear interest at the rate of four per centum per annum, payable half-yearly at the Union Bank of Canada, Montreal.

All offers must be addressed to the undersigned, marked "tenders for drainage district, debentures" and must reach this office not later than the 15th day of November, 1902.

Delivery of bonds to be made in Winnipeg.

JOHN A. DAVIDSON
 Provincial Treasurer.
 Provincial Treasurer's Office, Winnipeg,
 Man. October 23rd, 1902.