

THE MOLSONS BANK

Incorporated by Act of Parliament, 1855.

CAPITAL, all Paid up. \$2,000,000
REST. 1,400,000

Head Office: MONTREAL.

DIRECTORS:—John H. R. Molson, President; S. H. Ewing, Vice President; W. M. Ramsay, Henry Archibald, Samuel Finley, W. M. Macpherson, J. P. Cleghorn.

F. WOLFERTSTAN THOMAS General Manager.

A. D. DURNFORD, Inspector. H. LOCKWOOD, Ass't Inspector.
BRANCHES.—Aylmer, Ont., Brockville, Calgary, N. W. T., Clinton, Exeter, Hamilton, London, Meaford, Montreal, St. Catherine Street, Morrisburg, Norwich, Ottawa, Owen Sound, Ridge town, Smith's Falls, Sorel, P. Q., St. Thomas, Ont., Toronto, Toronto Junction, Trenton, Waterloo, Ont., Winnipeg, Woodstock, Ont.

AGENTS IN EUROPE.—London—Part's Bank Ltd., and The Alliance Bank (Limited). Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co., Liverpool—The Bank of Liverpool, Limited. Cork—Munster and Leinster Bank, Limited. Paris—Credit Lyonnais. Berlin—Deutsche Bank. Antwerp, Belgium.—La Banque d'Anvers. Hamburg—Hesse, Newman & Co.

AGENTS IN UNITED STATES.—New York—Mechanics' National Bank, Messrs. Morton, Bliss & Co.; Messrs. W. Watson and R. Y. Hebborn, Agents Bank of Montreal. National City Bank, also in the principal cities of the United States.

Collections made in all parts of the Dominion, and returns promptly remitted at lowest rate of exchange. Commercial Letters of Credit and Travellers' Circular Letters issued, available in all parts of the world.

ESTABLISHED 1809.

North British and Mercantile Insurance Company.

EXTRAORDINARY DIRECTORS:

The Rt. Hon. The Earl of Strathmore | The Right Hon. Lord Wolverton
The Rt. Hon. The Earl of Aberdeen | The Hon. Lord Wellwood
The Right Hon. Lord Forbes.

CANADIAN DIRECTORATE:

THOS. DAVIDSON, MANAGING DIRECTOR
W. W. OGLIVIE, HENRI BARBEAU, ARCHL. MACNIDER.

Invested in Canada, nearly \$5,000,000
Total Assets, \$2,053,716

HEAD OFFICE FOR CANADA AT MONTREAL.



SAMUEL S. GRANT,
1st Honors Pupil of Dr. Bucklin, A.M., M.D.

SPECTACLES - EYEGLASSES.
Hours 9 A.M. to 5 P.M.

Henry Grant & Son, 72 BEAVER HALL,
Corner Dorchester Street

The largest circulation of any local paper in the Dominion

THE NEWS

FIVE EDITIONS—ST. JOHNS, MAGOG, KNOWLTON, HUNTINGDON AND LACHUTE.

E. R. SMITH & SON,

Publishers, ST. JOHNS, Que.



NORTHERN ASSURANCE CO.

OF LONDON, ENGLAND.

Branch office for Canada:

1734 Notre Dame St., MONTREAL.

INCOME AND FUNDS 1895.

Capital and Accumulated Funds	\$36,855,000
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Annual Revenue from Fire and Life Premiums and from Interest upon Income Funds	5,726,000
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Deposited with the Dominion Government for security of Canadian Policy Holders	200,000
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ROBERT W. TYRE, Manager for Canada.

CITY AGENTS:—A. BROWNING British Empire Building.

E. A. WHITEHEAD & CO., Temple Building

W. CAIRNS, Chesterfield Chambers

The Liverpool and London and Globe

....Insurance Company....

AVAILAELB ASSETS. \$57,314,280.

One of the Largest Insurance Companies in the World.

Directors in Canada:

EDMUND J. BARBEAU, Chairman.

W. J. BUCHANAN, Deputy Chairman.

A. F. GAULT SAMUEL FINLEY ED. S. CLOUTON

All business accepted at most favorable rates. All losses liberally adjusted.

G. F. C. SMITH, Chief Agent Canada Branch.

16 PLACE D'ARMES, MONTREAL.

Guardian Fire and Life Assurance Company, LIMITED.

HEAD OFFICE FOR CANADA:

Guardian Assurance Building, 181 St. James Street, Montreal.

Capital Subscribed \$10,000,000. Funds in hand exceed \$22,500,000.

TRUSTEES IN CANADA:

W. M. RAMSAY, Esq., J. G. GRAVEL, Esq., Hon. ALPH. DESJARDINS, Sir Joseph Hickson.

E. P. HIRATON, Manager. G. A. ROBERTS, Sub Manager.