



TRADE MARK FOR
W. F. ROBERTS, STAR
KNIVES, FORKS, SPOONS.



Simpson, Hall, Miller & Co.,

MANUFACTURERS OF

**Sterling Silver and
Fine Electro-Plated Ware**

**Presentation Goods
and Table Ware
Specialties**

**Show Room, 1794 Notre Dame St.,
MONTREAL.**

A. J. WHIMBEY,
Manager for Canada

The Imperial Life Assurance Co'y.
OF CANADA.

Head Office Toronto. **CAPITAL \$1,000,000.**

President, The Hon Sir OLIVER MOWAT.
Managing Director, F. G. COX.

District, Special and Local Agents, English and French, wanted in the
Province of Quebec. Apply to

W. S. HODGINS, Prov. Mgr.,
Bank of Toronto Chambers, Montreal.

**DEATH
DISABLEMENT
AND DISEASE**
TOTAL OR
PARTIAL
covered in policies issued by

THE OCEAN ACCIDENT & GUARANTEE CORPORATION

(LIMITED)
OF LONDON

**CAPITAL \$5,000,000
DOMINION DEPOSIT 108,300**

HEAD OFFICES Temple Building, MONTREAL
FOR CANADA:

ROLLAND, LYMAN & BURNETT, General Managers

CANADIAN ADVISORY BOARD:

WM. M. RAMSAY, Esq., Manager Standard Life Assurance Co., and
Director of the Molsons Bank,
E. B. GREENSHIELDS, Esq., of S. Greenshields, Son & Co., Director of
the Bank of Montreal.

A. DUNCAN REID, Superintendent of Agencies

The Dominion Life Ass. Co., Head Office,
WATERLOO, Ont.

The Dominion Life has had a good year in 1898. It has gained

**In Amount Assured, - 11.73 per cent.
In Cash Premium Income, 12.34 per cent.
In Interest Receipts, - 28.05 per cent.
In Assets, 17.61 per cent.
In Surplus over all Liabilities, 42.74 per cent.**

It is safe, sound, economically managed, equitable in all its plans. Its
interest receipts have more than paid its death losses since the beginning.
No Company anywhere has had a lower death rate, or does better for its
Policy-holders than the Dominion Life. Separate branches for Abstainers
and Women.

JAMES INNES, President. CHR. KUMPF, Vice-President.
THOS. HILLIARD, Managing Director.
For territory apply to J. F. MARTIN, Inspector of Agencies.

THE MUTUAL LIFE INSURANCE COMPANY

OF NEW YORK

RICHARD A McCURDY, President

IS THE LARGEST INSURANCE COMPANY IN THE WORLD

ASSETS, \$277,517,325.36

Liabilities—(or guarantee fund)	.....	.....	.....	\$233,058,640.68
Surplus—31st December, 1898	.....	.....	.....	44,458,681.63
Total Income, 1898	.....	.....	.....	55,006,629.43
Total paid policy-holders in 1898	.....	.....	.....	24,751,659.35
Insurance and Annuities in Force, December 31, 1898	.....	.....	.....	971,711,997.79
Net Gain in 1898	.....	.....	.....	34,894,504.00
Increase in Total Income	.....	.....	.....	844,021.20
Increase in Assets	.....	.....	.....	23,730,887.70
Increase in Surplus	.....	.....	.....	8,950,490.09

Paid to Policy-holders from the date of Organization, - \$487,748,910.06

FAYETTE BROWN, General Manager, Montreal.

WE WANT A GOOD SPECIAL AGENT—TOP CONTRACT