

The Birkbeck Investment and Savings COMPANY

Capital Subscribed - \$2,000,000
Capital Paid up - 600,000

H. P. DWIGHT, Esq., President.
Vice-President's,
THOMAS LONG, Esq. S. H. EWING, Esq.

MONEY TO LOAN

To Purchase or Build or Pay off existing encumbrances, repayable on Easy Terms.

Head Office, McKinnon Building, Toronto.
Montreal Office, Canada Life Building.

Life Insurance Policies Bought and Loaned upon

By The Insurance Agency Corporation of Ontario, Limited, TORONTO.

W. BARCLAY McMURRICH, Q.C., President.
GEO. H. ROBERTS, Managing Director.

CHARLES F. CLARK, President

JARED CHITTENDEN, Treasurer

ESTABLISHED IN 1849

The Bradstreet Mercantile Agency

THE BRADSTREET CO., Proprietors

Executive Offices, 346 & 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 the 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—Richelieu Building.
HALFAX " 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



TRADE MARK FOR
W. ROGERS, ★
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 Trust and Loan Company OF CANADA

INCORPORATED by ROYAL CHARTER. A.D. 1845

Capital Subscribed - \$7,500,000
With power to increase to - 15,000,000
Paid up Capital - 1,581,666
Cash Reserve Fund - 906,470

Money to Loan on Real Estate,
Apply to the Commissioner,

Trust & Loan Co. of Canada, 26 St. James Street, MONTREAL.
Liberal Terms. Low Interest.

The Provincial Trust Company

OF ONTARIO, Limited, Temple Building, TORONTO.

TRUSTS

of every description accepted and executed Acts as Administrator, Executor, Guardian, Assignee and Liquidator.

LOANS

Money in any amount upon real estate or approved collaterals at lowest market rates.

SIR RICHARD CARTWRIGHT, President,

S. F. McKINNON,

JAMES SCOTT,

Vice-Presidents.

A. W. McDUGGALD, Manager.

Trust and Safety Deposit Departments.

The Imperial Life Assurance Co'y. OF CANADA.

HON. SIR OLIVER MOWAT, P.C., G.C.M.G., President

SECURITY PARAMOUNT

In addition to the substantial security afforded to policy-holders from the Dominion Government Deposit of \$250,000.00, being the largest deposit made by any Canadian Life Insurance Company, and the large Capital of \$1,000,000.00, the Directors have still further strengthened the policy-holders' security by basing the policy reserves on the most stringent basis used in Actuarial Calculation, viz.: Institute of Actuaries Table of Mortality and Interest at 3½ per cent.

For further particulars apply to W. S. HODGINS, Prov. Mgr.,
Bank of Toronto Chambers, Montreal.

THE ONTARIO MUTUAL LIFE

Head Office, - Waterloo, Ont.

Reserves on
the Actuaries'
4 per cent.

\$24,000,000
IN FORCE

Every desirable
form of Policy
issued.

PROFITS TO POLICYHOLDERS ONLY.

Cash Income, 1898.....	\$ 923,941
Interest Income exceeded Death Losses, in 1898, by.....	38,723
New Business for 1898.....	3,750,000
Increase Over 1897.....	680,000
Net Amount of Insurance Added Over 1897.....	2,258,550