

THE BELL TELEPHONE CO. OF CANADA.

Head Office: 30 St. John Street, Montreal.

This Company will sell its instruments at prices ranging from \$7 to \$25 per set. Its "Standard Bell Telephone Set" (protected by registered Trade Mark), designed especially for maintaining a perfect service and used by the Company in connection with its Exchanges, is superior in design and workmanship to any telephone set yet offered for sale.

Subscribers to this Company's Montreal Exchange and the public may now obtain telephonic communication over its Long Distance Metallic Circuit Lines to Quebec, Ottawa or Sherbrooke, and intermediate points, the rates being as follows:—

To Quebec.....	60c. to Subscribers.	\$1.00 to the Public.
To Ottawa.....	50c. "	.75 "
To Sherbrooke.....	40c. "	.75 "

Silent Cabinets for conversations are provided at the Company's Montreal Agency Office, 1730 Notre Dame Street, where full information regarding rates and places connected may be obtained.

The JAMES ROBERTSON CO., Limited, METAL MERCHANTS AND MANUFACTURERS OF

Lead Piping, Shot, Compressed Lead Elbows, Putty and White Lead.
Specialty in covering Electric Wire with White Lead. Also
Circular Saws, Gang Saws, Crosscut and other Saws.

Office, 144 WILLIAM STREET.
Works, Cor. WILLIAM and DALHOUSIE STREETS,
MONTREAL.

FIRE INS. **HARTFORD** COMPANY

ESTABLISHED - - - 1810.

HARTFORD, CONN.

CASH ASSETS, \$7,109,825.49.

Fire Insurance Exclusively.

GEO. L. CHASE, President P. C. ROYCE, Secretary
JOHN W. NOLSON, Resident Manager, Montreal.

THE GREAT-WEST LIFE

ASSURANCE COMPANY.

Subscribed Capital, \$100,000. Paid up Capital, \$100,000.

ALEXANDER MACDONALD, Pres. J. H. BROCK, Man. Director.

The only Canadian Company putting up a Four per cent Reserve

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J. J. KENNY, Esq., Managing Director Western Assurance Co., Toronto.
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J. W. LITTLE, Esq., of Robinson, Little & Co., Wholesale Dry Goods, London, President Huron & Erie Loan Co.

Agents wanted in unrepresented districts. See the following plans before insuring.

Great-West Annuity Bond. Renewable Term. Savings Bank Policy Collateral Security Policy.

Apply to ALEXANDER CROMAR,

Manager for Ontario, - - - TORONTO

The Temperance and General LIFE ASSURANCE COMPANY.

HEAD OFFICE, Manning Arcade, TORONTO.

HON. GEO. W. ROSS, Minister of Education, PRESIDENT.
HON. S. H. BLAKE, Q. C. } VICE-PRESIDENTS
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Policies issued on all the best approved plans, both Level and Natural Premium. Total abstainers kept in a separate class, thereby getting the advantage of their superior longevity.

H. SUTHERLAND,

AGENTS WANTED.

Manager

ECONOMY, EQUITY, STABILITY, PROGRESS!

THE ONTARIO MUTUAL LIFE

ESTABLISHED 1870.

Dominion Deposit, - - \$100,000

Assurance in force, Jan. 1st, 1893.....	\$16,122,195
Increase over previous year.....	1,187,388
New Assurances taken in 1892.....	2,451,000
Increase over 1891.....	222,050
Cash Income for 1892.....	614,951
Increase over 1891.....	67,331
Assets, Dec. 31st, 1892.....	2,253,984
Increase over 1891.....	294,953
Reserve for security of Policy-Holders, Dec. 31, '92.	2,061,602
Increase over 1891.....	280,827
Surplus over all Liabilities, Dec. 31st, 1892..	176,301
Increase over 1891.....	20,742

SPECIAL FEATURES.

- 1—Cash and Paid up Values guaranteed on each policy.
- 2—All dividends belong to and are paid to policy-holders only.
- 3—No restriction on travel, residence or occupation.
- 4—Death claims paid at once on completion of claim papers.

ATTENTION IS INVITED TO THE COMPANY'S 20-Year Surrender Distribution Policy now offered, which embraces all the newest features and is the best form of Protection and Investment money can buy. It has no equal. Guaranteed values, attractive options and liberal conditions.

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ROBERT MELVIN (and Vice-President).....	Guelph
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J. H. WEBB, M.D., Medical Referee.....	WATERLOO.
W. S. HODGINS, Superintendent of Agencies.....	WATERLOO.

W. H. RIDDELL, Secretary. WM. HENDRY, Manager.

THE MERCANTILE

FIRE INSURANCE COMPANY,

— INCORPORATED 1875 —

Head Office, - - - WATERLOO, ONT.

SUBSCRIBED CAPITAL - - -	\$200,000.00
DEPOSITED WITH DOMINION GOVERNMENT - - -	50,079.76

The Business for the past seventeen years has been:

PREMIUMS received - - -	\$1,202,356.65
LOSSES paid - - -	663,459.60

LOSSES PROMPTLY ADJUSTED AND PAID.

I. E. BOWMAN, President. JAMES LOCKIE, Secretary
JOHN SHUH, Vice-President. T. A. CALE, Inspector.

THE WATERLOO

MUTUAL FIRE INSURANCE COMPANY,

— ESTABLISHED IN 1863. —

Head Office, - - - WATERLOO, ONT.

TOTAL ASSETS - - -	\$322,892.20
POLICIES IN FORCE - - -	16,704

Intending Insurers of all classes of insurable property have the option of using at STOCK RATES or on the Mutual System,

CHARLES HENDRY, President.	C. M. TAYLOR, Secretary.
JOHN KILLER, Inspector.	GEORGE RANDALL, Vice-President.