NORWICH UNION FIRE OFFICE.

FOUNDED 1797 AGENTS WANTED

HEAD OFFICE FOR CANADA: TORONTO

JOHN B. LAIDLAW, Manager JOHN MacEWEN.

SUPERINTENDENT AT MONTREAL

MONTREAL PARK & ISLAND RAILWAY COMPANY

LACHINE-From Post Office, 20 min. service; 5,40 a.m. to midnight. From Lachine. -20 min. service; 5.10 a.m. to 12.45

SAULT-AU-RECOLLET & ST. VINCENT DE PAUL. min service; St. Denis Street, from 5.00 a.m., and from St. Vincent from 5.30 a.m; 30 min. service from 9 30 a m to 4 00 p.m.; 20 min. service, 4 00 p.m. to 8.30 p.m.; 30 min. service, 8.30 p.m. to 11 30 p.m. Last car from St. Vincent de Paul at 12,00 p.m. from Sault-au-Recollet at 1.00 a.m., from St. Denis Street at 12.40

MOUNTAIN.—From Mount Royal Avenue, 20 min. service; 5.40 a.m. to 11.40 p.m. From Victoria Avenue, Westmount, 20 min service; 5.00 a.m. to 11.50 p.m.

CARTIERVILLE .- 40 min. direct service from Mount Royal and Park Avenue Station. 5.40 a.m. to 11.40 p.m. From Cartierville, 5.40 a.m. to 11.40 pm; 40 min. from Victoria Avenue, with change at Snowdon from 5.50 a.m. to 11 50 p. m.

Subject to change without notice.

THE

Life Agents' Manual

TWELFTH EDITION

This Publication forms an up-todate and invaluable

Compendium of Canadian Life Assurance Information

It contains PREMIUM RATES and POLICY CONDITIONS of all contracts issued in Canada, together with a world of other information indispensable to office staff and field force alike.

250 Pages. 61 in. × 41 in. Flexible Leather.

NOW READY—PRICE \$2.00

THE CHRONICLE, MONTREAL

AGENTS WANTED

To secure first-class business on first-class commission for



BUSINESS IN FORCE \$60,000,000.

For the past ten years our Income has more than doubled. Our Assets have almost trebled. Our Surplus has increased over seven times. Our Business in force has more than doubled.

Canada's Big Mutual wants live men to canvas in Montreal and suburban municipalities. Apply to

G. H. ALLEN, Manager for Montreal, Star Building, 171 James St.

HEAD OFFICE, WATERLOO, ONT.

Law Union & Crown

Insurance Co. of London

Assets Exceed - \$29,800,000.00

Fire Risks accepted on almost every description of insurable property.

Canadian Head Office: 112 St. James Street, corner Place d'Armes, MONTREAL.

Agents wanted throughout Canada. J. E. E. DICKSON, Mgr.

Crown 8vo., of over 1,100 pages.

Full Cloth.

Fifth issue.

Price \$5 Post Free

LOVELL'S

GAZETTEER OF THE DOMINION OF CANADA

By G. MERGER ADAM

Containing the latest and most authentic description of over 14,850 Cities, Towns, Villages and Places in the Provinces of Ontario, Quebec, Nova Scotia, New Brunswick, Prince Edward Island, Manitoba, British Columbia, Alberta, Saskatchewan, and the New Districts of the North-West Territories, Yukon, Franklin, Mackenzie, Keewatin and Ungava: together with NEWPOUNDLAND; besides general information, drawn from Official sources, as to the names, locality, extent, etc., of over 3,000 Lakes and Rivers. With a TABLE OF ROUTES, showing proximity of the Railroad Stations, and Sea, Lake and River Ports to the Cities, Towns, Villages, etc., in the several Provinces.

THE **EXCELSIOR**

INSURANCE COMPANY

Head Office: EXCELSIOR LIFE BUILDING, TORONTO

Insurance in Force over - - - \$13,000,000 Assets for Security of Policyholders over 2,250,000

Those taking out a policy of insurance

WANT THE BEST

No matter whether it is to protect business in-terests, dependents, provide for old age or any other purpose, THE NEW EXCELSIOR POLICIES, with their liberal guarantees of loan, cash sur-render, paid-up insurance, extended insurance values, etc., meet all requirements.

DESIRABLE OPENINGS ON FIELD STAFF FOR GOOD PRODUCERS. LOCAL AGENTS WANTED EVERYWHERE.

E. MARSHALL, Gen. Man.

DAVID FASKEN, Pres.