

Scottish Union and National Insurance Co of Edinburgh Scotland

established 1824

Capital, **\$30,000,000**
 Total Assets, **51,464,598**
 Deposited with Dominion Gov't. **242,720**
 Invested Assets in Canada, **2,670,046**

NORTH AMERICAN DEPT., HARTFORD, CONN., U.S.A.

JAMES H. BREWSTER, Manager

FRINHART & EVANS Resident Agents, Montreal
 MEDLAND & SON, Toronto
 ALLAN, LANG & KILLAM, Winnipeg

CREDIT FONCIER F.-C.

30 ST. JAMES STREET

Loans on improved city and farm property. Loans to Municipal,
 School and Church Corporations.

NO COMMISSION CHARGED

For blank forms of application apply to the Company's offices

30 St. James Street, MONTREAL.

\$54,694,882.

was the net amount of insurance on
 the Company's books December 31st.
 1908 and the year's operations
 showed that



made very substantial gains in other depart-
 ments of its business:

(a) It gained in Assets . . .	\$1,326,194
(b) " " Reserve . . .	985,192
(c) " " Income . . .	313,733
(d) " " Surplus . . .	341,001

while its ratio of expense to income was smaller
 than in previous years.

HEAD OFFICE, WATERLOO, ONT.

MONTREAL PARK & ISLAND RAILWAY COMPANY

LACHINE.—From Post Office 20 min. service, 5.40 a.m. to 8.00 p.m.; 30 min. service, 8.00 p.m. to midnight. From Lachine 20 min. service, 5.50 a.m. to 8.45 p.m.; 30 min. service 8.45 p.m. to 12.45 midnight. SAULT AU RECOLLET.—First car From St. Denis St. 5.20 a.m. From St. Denis and Henderson Station, 20 min. service, 5.40 a.m. to 9.40 a.m.; 40 min. service, 9.40 a.m. to 3.40 p.m.; 20 min. service 5.40 p.m. to 8.20 p.m.; 40 min. service, 8.20 p.m. to 12.20 midnight. Last car from the Sault, 12.40 a.m.; from St. Denis, a.m. Extra car from Chenneville St. to Henderson Station at 2.10 p.m. MOUNTAIN.—From Mount. Royal Avenue, 60 min. service, 5.40 a.m. to 11.40 p.m. From Victoria Avenue, Westmount, 20 min. service, 5.50 a.m. to 11.50 p.m. CARTIERVILLE.—From Snowden's Junction, 40 min. service, 6.00 a.m. to 12.00 p.m. From Cartierville, 40 min service 5.40 a.m. to 11.40 p.m.

FOUNDED 1792

Insurance Company of North America

PHILADELPHIA

CAPITAL,	\$3,000,000
ASSETS JANUARY 1, 1908,	12,014,062
LOSSES PAID EXCEED,	140,000,000

ROBERT HAMPSON & SON

General Agents for Canada, MONTREAL.

A RECORD.

Since its inception, The Canada Life has paid or credited
 to Policyholders **\$8,089,622.00 more than they paid in.**

This a unique record and tells in a striking way of the
 continuous efficient management of the Company's affairs.

For information as to New Insurance or Agency Con-
 tracts, address—

Canada Life Assurance Co.