

**HEAD OFFICE**  
FOR CANADA  
**ROYAL BUILDING,**  
**MONTREAL.**

# ROYAL



**INSURANCE COMPANY**

**WILLIAM TATLEY,**  
*Resident Director*  
**GEORGE SIMPSON**  
*Manager*  
**W. MACKAY,**  
*Assistant Manager*

**ABSOLUTE SECURITY**  
**UNLIMITED LIABILITY.**  
**RATES MODERATE.**  
LOSSES EQUITABLY ADJUSTED  
AND PROMPTLY PAID

**LARGEST FIRE OFFICE  
IN THE WORLD**

**TOTAL NET FIRE INCOME**  
**\$10,248,125**  
**CANADIAN FIRE INCOME**  
**\$605,357.**

**GUARDIAN**  
**FIRE & LIFE**  
**ASSURANCE COMPANY, LTD**  
**OF LONDON, ENG.**

Head Office for Canada  
Guardian Assurance Building, 181 St. James St.  
**MONTREAL.**



**THE GUARDIAN** has the largest Paid-Up Capital of any Company in the World transacting a FIRE Business.

Subscribed Capital, - - - -	<b>\$10,000,000</b>
Paid-Up Capital, - - - -	<b>5,000,000</b>
Invested Funds Exceed - - - -	<b>23,000,000</b>

**Established 1821.**

**E. P. HEATON, - Manager.**

18501898

## The United States Life Insurance Co.

IN THE CITY OF NEW YORK.

All Policies now issued by this Company contain the following clauses:  
 "After one year from the date of issue, the liability of the Company under this policy shall not be disputed."  
 "This policy contains no restriction whatever upon the insured, in respect either of travel, residence or occupation."  
 All Death Claims paid WITHOUT DISCOUNT as soon as satisfactory proofs have been received.

Active and successful Agents, wishing to represent this Company may communicate with **RICHARD E. COCHRAN,**  
 3d Vice-President, at the Home Office, 261 Broadway, New York.

**OFFICERS:**  
**GEORGE H. BURFORD,** President.  
**GEO. G. WILLIAMS,** Vice-Pres. **C. P. FRALEIGH,** 2d Vice-Pres.  
**RICH'D E. COCHRAN,** 3d Vice Pres.  
**A. WHEELWRIGHT,** Secretary. **WM. T. STANDEN,** Actuary.  
**J. L. KENWAY,** Asst. Secretary. **ARTHUR C. PERRY,** Cashier.  
**JOHN P. MUNN,** Medical Director.

**FINANCE COMMITTEE:**  
**GEO. G. WILLIAMS,** *Pres't. Chem. Nat. Bank.*  
**JOHN J. TUCKER,** *Builder*  
**E. H. PERKINS, JR.,** *Pres't. Importers' and Traders' Nat. Bank*  
**JAMES R. PLUM** *Leather*

**Municipal Debentures, Government and Provincial Bonds,  
 Railway and other Investment Securities**

**BOUGHT, SOLD OR NEGOCIATED.**

TELEPHONE 950

## R. WILSON-SMITH

**FINANCIAL AGENT**

{ CABLE ADDRESS }  
CHRONICLE.

**151 St. James Street MONTREAL**

**SPECIALTY:**

**INVESTMENT SECURITIES—SUITABLE FOR**

**BANKS, TRUST ESTATES, INSURANCE COMPANIES**

**PERMANENT INVESTMENT OR DEPOSIT WITH CANADIAN GOVERNMENT**

**Member of the Montreal Stock Exchange.**