

Organized 1850



**THE UNITED STATES LIFE INSURANCE COMPANY**

ISSUES GUARANTEED CONTRACTS.

**JOHN P. MUNN, M.D.**  
PRESIDENT

**JAMES R. PLUM**  
Vice-President

**CLARENCE H. KELSEY**  
First Vice-President and Trust Co.

**WILLIAM H. PORTER**  
First Vice-President

Good men, whether experienced in life insurance or not, may make direct contracts with this company, for a limited territory if desired, and secure for themselves, in addition to first year's commission, a renewal interest insuring an income for the future. Address the Company at its Home Office, No. 277 Broadway, N. Y.

**The WATERLOO**  
**Mutual Fire Insurance Co.**

ESTABLISHED IN 1863

HEAD OFFICE, : WATERLOO CO, ONT.

TOTAL ASSETS 31st DEC., 1905, \$514,000.00

POLICIES FORCE IN WESTERN ONTARIO OVER 30,000

**GEORGE RANDALL, President**    **WM. SNYDER, Vice-President**  
**FRANK HAIGHT, Manager**    **T. L. ARMSTRONG**    **R. THOMAS ORR** } Inspectors

**Pelican & British Empire** LIFE OFFICE  
FOUNDED 1797

The Oldest Proprietary Office in the World Transacting Life Assurance Business only.

Financial Strength Unsurpassed

Total Assets over \$27,000,000

Large Bonuses and Low Rates of Premium

A. McDUGALD, MANAGER FOR CANADA, MONTREAL

## 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 a, 6.10 p.m. **MOUNTAIN.**—From Mount Royal Avenue. 20 min. service, 5.40 a.m. to 11.40 p.m. From Victoria Avenue, Westmount, 20 min. service, 5.50 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.

## Hartford Fire Insurance Co.

HARTFORD, : : CONN.

ESTABLISHED 1794

CASH ASSETS, - - \$19,054,813.56  
Surplus to Policy-Holders, - 4,819,909.59

-GEO. L. CHASE, President

CHAS. E. CHASE, Vice-President P. C. ROYCE, Secretary  
RM. L. BISSELL, Vice President THOS. T. URNBULL, Asst Secy

H. A. FROMINGS, MONTREAL MANAGER

90 St. Francois Xavier Street



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Our Debentures combine an absolutely safe security with a profitable return for the money

invested. They are issued in sums of \$100 and upwards for terms of one or more years, and interest at the rate of

**FOUR PER CENT. PER ANNUM** accrues from the date on which the money is received by the Company.

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