

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

Gain in Insurance in force 1901
\$168,000,000

AN UNPARALLELED RECORD.

Applications invited by the undersigned for general and special agencies, and management of factories from experienced Life Insurance men, as well as from those wishing to acquire training and experience.

WESTERN CAN. BR., 495½ Main St., Winnipeg, Man.
N. B. BR., 118 Prince William St., St. John, N. B.
TORONTO BRANCH, 6 King St., West, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

G. F. JOHNSTON,

AGENCY DIRECTOR,

Company's Building, MONTREAL.

J. DUNCAN DAVISONImperial Bdg. 167 St. James Street,
Montreal.**COMMISSIONER**

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick
Nova Scotia and Prince Edward Island**LIVERPOOL & LONDON & GLOBE**
INSURANCE COMPANY.Available Assets, - - \$81,187,215
Funds Invested in Canada, - \$8,800,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

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G. F. C. SMITH, Joint Resident

J. GARDNER, THOMPSON, Managers.

WILLIAM JACKSON, Deputy Manager.

Head Office, Canada Branch:

MONTREAL**THE WATERLOO MUTUAL**

Fire Insurance Company.

Established in 1868. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '04, \$249,734.71.

GEORGE RANDALL, Esq., President; JOHN SMITH,
Esq., Vice President; FRANK HAIGHT, Esq., Manager;
John Killar, Esq., Inspector.**CONFEDERATION LIFE**
ASSOCIATION.Policies Issued on all Approved
Plans.Cash Values,
Extended Insurance,
Paid up Policies,**GUARANTEED.**W. C. MACDONALD,
Actuary.J. K. MACDONALD,
Managing Director.

Head Office, - TORONTO.

Montreal Office:

174 ST. JAMES ST.,

The Royal-Victoria Life Insurance Co.**BOARD OF DIRECTORS.**

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October 1903.

NATIONAL ASSURANCE
COMPANY

OF IRELAND.

ESTABLISHED 1822.

Capital Fully Subscribed, - \$5,000,000.

Canadian Branch:

Trafalgar Chambers, - 22 St. John Street, Montreal.

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THE GOLD FOUNTAIN PENEnglish
Made

OF THE CENTURY.

Ball
Marked

Has no Equal.

Prices to all Classes, \$1.00 each.

Writes Easily, Smoothly and Fluently. Every
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LONDON, E.C., England.

Manufactured for the Canadian Market, in Eng-
land, 88½ p.c. less, under the New Preferential
Tariff.**WESTERN ASSURANCE**
COMPANY.

FIRE AND MARINE. Incorporated 1861.

Assets, over \$3,333,000.00
Annual Income, 3,536,000.00

Head Office, - Toronto, Ont.

Hon. GEO. A. COX, Pres. J. J. KENNY, Vice-Pres. & Man.-Dir.

C. C. FOSTER, Secretary.

Montreal Branch, - 189 ST. JAMES STREET.

ROBT. BICKERDIKE, Manager.

ROUTH & CHARLTON, City Agents.

ANTI-LITHONPrevents Incrustation and Corrosion in all classes of Steam
Boilers.

—MANUFACTURED BY—

The Anti-Lithon Boiler Composition Co.,

45 & 46, King Street, - BRISTOL, England.

Contractors to H.M. Government.

Makers of Non-Conducting Boiler and Steam Pipe Covering
of Specially High Efficiency.**COMMERCIAL UNION**

ASSURANCE CO., Ltd.,

Of London, England.

FIRE LIFE MARINEAgencies in all the principle Cities and Towns of
the Dominion.

HEAD OFFICE, Canadian Branch, - MONTREAL

JAMES MCGREGOR, Manager.