THE

LIFE AGENT'S MANUAL

By J. D. HOUSTON CONTAINING

Premium Rates & Synopsis of Policy Conditions

OF ALL COMPANIES ACTIVELY DOING BUSINESS

IN CANADA.

HM 4½% RESERVE TABLES, INTEREST AND DISCOUNT TABLES

EXPOSE OF ASSESSMENT INSURANCE.

>NEW EDITION, 140 PAGES.←

PUBLISHED BY

Insurance & Finance Chronicle MONTREAL.

Now ready for delivery. Orders Solicited. Post Free on receipt of P.O. Order for \$1.50.

/ESTERN LOAN & TRUST CO.

94 St. Francois Xavier Street, Montreal, P.Q.

ASSETS OVER \$850,000.

President. Vice-President, HON. A. W. OGILVIE

J. S. BOUSQUET Cashier La Banque du Peuple

W. BARCLAY STEPHENS

Manager,

The Company acts as agents for financial and commercial negotiations. The Company acts as agents for the collection of rents, interest and dividends.

The Company acts as agents for the investment of money in every class of securities, either in the name of the investor, or in the name of the Company at the risk of the investor, or yearanteed by the Company, both as to principal and interest.

For particulars apply to the Manager.

A BOOK OF RARE VALUE

FIRE INSURANCE COMPANIES and SCHEMES

ESTABLISHED AND PROJECTED IN During the 17th and 18th centuries; with some particulars respecting Charles Povey, the proprietor of the Sun Fire Office, his

writings and schemes.

By FRANCIS BOYER RELTON,
Late Secretary of the Sun Fire Office. This book, just issued by the
London publishers, is of great historic value, containing information
never before published, and should be in the hands of every underwriter and in every library. It is a large octavo volume, and the edition limited to 250 copies. The price is \$6.50. For sale in Canada exclusively by the

INSURANCE & FINANCE CHRONICLE, MONTREAL.

BAR-LOCK

Visible

Writing



Permanent Alignment

THE MODERN WRITING MACHINE

Has special features possessed by no other typewriter. Unlimited Speed, Powerful Manifolder, Light Running, Durable

Call or send for descriptive catalogue.

CHARLES F. DAWSON, Mercantile Stationer, 232 St. James Street, Montreal

THE GREAT = WEST

Life Assurance Co.

Capital Subscribed, \$400,000 | Reserve Fund, -Capital Paid-Up, - 100,000 Deposit Dom. Govt. Business in Force, over \$4,000,000.

Head Office

Winniped

The attention of the insuring public and live progressive agents is called to the following reasons for selecting this Company:

First. It is the only Canadian Company giving its policy-holders the security of a four per cent. reserve; all others without exception reserving on a lower standard.

Second. The policy contract is as liberal as any issued. No restrictions as to residence, travel or occupation, and incontestable after one year. Third. The premium rates are low and the cost to the policy-holder is certain to be less than in any other Company because a better rate of interest can be earned in the West than at the home of any other Company.

Fourth. Every desirable plan of insurance is issued from the low priced "PAY AS YOU GO" plan to the shortest single premium endowment.

Agents wanted in unrepresented districts.

Alexander Cromar, 12 KING SIREET, EAST, TORONTO.

General Agent for Nova Scotiz, 39 UPER WATER NT., HALIFAX. A. B. Mitchell,

Charles Campbell, Manager for New Brunswick, 100 PRINTE WILLIAM ST., NR. JOHN.

Leonard Morris.

General Agent Prince Edward Island SUNNERSIDE.

WATKINS Automatic Fire Alarm System

The Dominion Burglary Guarantee Co., Lid.

The only perfect automatic system. Indicates exact location of the fire. Accurate, prompt and easily operated.

In practical use over 20 years. Effects great saving of premiums.

The only system recognized in the United States. Endorsed by the Fire Underwriters of New York, Boston and Philadelphia.

The special attention of Fire Insurance Agents is

directed to the above.

Full particulars will be given on application to the Manager at Company's Offices.

HEAD OFFICE, Guardian Building, MONTREAL. JOHN A. GROSE, MANAGER.

STILL AT THE HEAD

THE NEW No. 4

Caligrap l ypewriter Call and



Equalized Leverage, New Reversible Platen, New Front Release Key, New Line Space Lever, New Ribbon Supports. THE NEW No. 4 is the most perfect Writing Machine Jet made.

MORTON, PHILLIPS & CO. Stationers, Blank Book Makers and Printers. 1755 & 1757 Notre Dame St., MONTREAL.