

Royal Insurance Co.

... Queen Insurance Co.

ABSOLUTE SECURITY

GEORGE SIMPSON, Manager

WM. MACKAY, Asst. Manager.



CONSUMERS CORDAGE COMPANY,

MANUFACTURERS OF Limited.

Cordage and Binder Twine

OF EVERY DESCRIPTION.

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MONTREAL.



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Bookkeepers' Desks
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Tel. Main 1691

MONTREAL

TEES
E FLAT TOP
E ROLL TOP
S STANDING **DESKS**

300 St. James St.
MONTREAL

Debentures for Sale

ISSUED BY

The Insurance Agency Corporation of Ontario, Ltd.

Secured by the Cash Values of Life and Endowment Policies.

Debentures are issued for \$100 or for any larger amount in even hundreds or thousands, -to run for periods of either two, three, four or five years to suit the purchaser--and to bear interest at the rate of four and one-half per cent. per annum payable half-yearly at the Canadian Bank of Commerce.

Write or call for circular.

Head Office: Mail Bldg. (King St. entrance), Toronto.

W. Barclay McMurrie, Q.C., President. W. E. H. Massey, Vice-President.
Geo. H. Roberts, Managing Director.

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DOMINION LINE STEAMSHIPS

Montreal and Quebec in Summer,
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"DOMINION" Twin Screw.....	6000 tons.
"VANCOUVER"	5000 "
"CAMBROMAN"	5000 "
"OTTOMAN"	5000 "
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Large and Fast Steamers, Midship Saloons, Electric Lights, all modern improvements.

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Second Cabin 35.00
Steerage 22.50 to 23.50

For all information apply to any Agent of the Company or

DAVID TORRANCE & CO.

GENERAL AGENTS, MONTREAL.

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ELDER, DEMPSTER & CO.'S

Regular Sailings Between

ST. JOHN, N.B., and LIVERPOOL

Calling at HALIFAX and QUEENSTOWN.

STEAMER.	From ST. JOHN.	STEAMER.	From ST. JOHN
Lake Superior.....	Jan. 17th.	Lake Ontario.....	Jan. 31st
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Steamers sail from Halifax on arrival on I.C.Ry. train.

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FIRST CABIN--\$40.00 to 50.00 single, \$80.00 to \$90.00 return.
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STEERAGE.-To London, Liverpool or Londonderry, \$22.00.

For further particulars as to freight or passage, apply to any agent of the Company, or to

ELDER, DEMPSTER & CO., Montreal

POSITIVE EVIDENCE

Have building or stock

PHOTOGRAPHED BY

WM. NOTMAN & SON,

14 Phillips Square, MONTREAL