NORWICH UNION FIRE OFFICE.

FOUNDED 1797 AGENTS WANTED

HEAD OFFICE FOR CANADA: TORONTO

JOHN B. LAIDLAW, Manager JOHN MacEWEN,

SUPERINTENDENT AT MONTREAL

MONTREAL PARK & ISLAND -RAILWAY COMPANY=

LACHINE.-From Post Office, 20 min. service; 5.40 a.m. to midnight. From Lachine .- 20 min. ser-

vice; 5.50 a.m. to 12.45 midnight.

SAULT-AU-RECOLLET .- 20 min. service, St. Denis Street, from 5.20 a.m., and from Henderson's Station from 5.40 a.m.; 40 min. service from 9.40 a.m. to 3.40 p.m.; 20 min. service, 3.40 p.m. to 8.20 p.m.; 40 min. service, 8.20 p.m. to 12.20 midnight. Last car from Sault: 12.40 a.m.; from St. Denis St., 12.20

MOUNTAIN.-From Mount Royal Ave., 20 min. service, 5.40 a.m. to 11.40 p.m. From Victoria Ave., Westmount, 20 min. service, 5.50 a.m. to 11.50 p.m.

CARTIERVILLE .- 40 min. service from Snowdon's Junction, 6.00 a.m. to 12.00 p.m. From Cartierville, 5.40 a.m. to 11.40 p.m. Subject to change, without notice

THE

Life Agents' Manual

TWELFTH EDITION

This Publication forms an up-todate and invaluable

Compendium of Canadian Life Elssurance Information

It contains PREMIUM RATES and POLICY CONDITIONS of all contracts issued in Canada, together with a world of other information indispensable to office staff and field force alike. - -

250 Pages. 6| in. × 4| in. Flexible Leather.

NOW READY-PRICE \$2.00

THE CHRONICLE, MONTREAL

AGENTS WANTED

To secure first-class business on first-class commission for



BUSINESS IN FORCE \$60,000,000.

For the past ten years our Income has more than doubled. Our Assets have almost trebled. Our Surplus has increased over seven times. Our Business in force has more than doubled.

Canada's Big Mutual wants live men to canvas in Montreal and suburban municipalities. Apply to

G. H. ALLEN, Manager for Montreal, Star Building, 171 James St.

HEAD OFFICE, WATERLOO, ONT.

Law Union & Crown

Insurance Co. of London

Assets Exceed - \$29.800.000.00

Over \$5,000,000 Invested in Canada.

Fire Risks accepted on almost every description of insurable property.

Canadian Head Office: 112 St. James Street, corner Place d'Armes, MONTREAL.

Agents wanted throughout Canada. J. E. E. DICKSON, Mgr.

ESTABLISHED 1835

INCORPORATED 1903

John Lovell & Son, Limited

Dublishers

BOOK AND COMMERCIAL PRINTERS

21 to 29 St. Nicholas Street, MONTREAL

Get our prices and try us for prompt filling of orders

THE **EXCELSIOR**

INSURANCE COMPANY

Head Office: EXCELSIOR LIFE BUILDING, TORONTO

Insurance in Force over - - - \$13,000,000 Assets for Security of Policyholders over 2,250,000

Those taking out a policy of insurance

WANT THE BEST WANT THE BEST
No matter whether it is to protect business interests, dependents, provide for old age or any other purpose, THE NEW EXCELSIOR POLICIES, with their liberal guarantees of loan, cash surrender, paid-up insurance, extended insurance values, etc., meet all requirements.

DESIRABLE OPENINGS ON FIELD STAFF FOR GOOD PRODUCERS. LOCAL AGENTS WANTED EVERYWHERE.

E. MARSHALL, Gen. Man.

DAVID FASKEN, Pres.