

British Empire Life Office

Head Office For Canada: MONTREAL.

SPECIAL ADVANTAGES:

Full English Bonus on Moderate Terms. Temperance Section, yielding increased Bonus. Non-Forfeitable and Indisputable Policies. Immediate Settlement of Claims at Montreal. Foreign Travel and Residence (except in unhealthy climates) without extra charge. Loans on Freehold Property, Reversions, and Usufructs, &c. Early Assurances without Medical Examination. Guaranteed Income Policies. Guaranteed Endowments and Paid-up Policies.

A. McDOUGALD, Manager for Canada,
MONTREAL.

TENDERS FOR

ST. JOHN CITY DEBENTURES

Sealed Tenders, marked "Tenders for Debentures," will be received at the Office of the Chamberlain of the City of Saint John, up to the Twenty-sixth Day of May, 1902, for the purchase of Saint John City Debentures, for the whole or any part of the sum of

One Hundred and Twenty-two Thousand, Five
Hundred Dollars.
(\$122,500.00.)

to be issued in the sums of Five Hundred Dollars each, under provisions of Acts of Assembly, 52 Victoria, Chapter 27, and 63 Victoria, Chapter 43, payable in forty years, with interest at the rate of Three and One-Half Per Cent. Per Annum payable half-yearly.

The said Debentures are issued by orders from the Common Council of the City of Saint John under authority of Act of Assembly, which provides for creating necessary Sinking Fund for redemption at maturity.

These Debentures are issued to provide for the payment and redemption of a like sum of City Debt Debentures maturing 1st June next.

First Coupons (5 months' interest) payable 1st November, 1902.

Not bound to accept the highest or any tender.

Chamberlain Office, FRED. SANDALL,
St. John, N.B., May 2, 1902. Chamberlain, St. John, N.B.

WANTED—Situation in Fire Insurance Office by young man 30 years of age, 13 years experience. Perfect knowledge of underwriting, specially in the Province of Quebec, having travelled extensively. Highest references. English and French. Address, L. E., "Chronicle" Office.

Eastern Townships Bank.

ANNUAL MEETING

Notice is hereby given that the ANNUAL GENERAL MEETING of the Shareholders of this Bank will be held in their Banking House in the City of Sherbrooke, on

Wednesday, 4th day of June next.

The Chair will be taken at 2 o'clock p. m.

By order of the Board,

WM. FARWELL,
General Manager.

Sherbrooke, 4th May, 1902.

NORTHERN

Assurance Company of London.

ESTABLISHED 1836.

Capital and Funds, 1895	\$38,365,000
Revenue	5,714,000
Dominion Deposit	200,000

CANADIAN BRANCH OFFICE:

1730 Notre Dame Street, - Montreal

ROBERT W. TYRE, Manager

C. E. NOBERLY, Inspector.

THE SWING OF SUCCESS IS WITH

The Crown Life Insurance Company

With its Liberal Policies, Low Premiums and High Guarantees.

ABSOLUTE SECURITY

is assured by the substantial character of the men who are behind the Crown Life. Its Board of Directors is one of the Strongest in Canada.

YOU CAN MAKE NO MISTAKE

In associating yourself with the Crown Life, either as an insurer or as an agent or both. Write for particulars.

HEAD OFFICE **TORONTO.**
SIR CHARLES TUPPER, JOHN CHARLTON, GEO. H. ROBERTS,
President, Vice-President, Managing Director

BABCOCK & WILCOX Ltd.,

New York Life Insurance Co's Bldg,
11 Place d'Arms, MONTREAL.

THE BABCOCK & WILCOX
PATENT WATER TUBE

BOILERS

Are the **MOST SUCCESSFUL BOILERS** of the present day, because of their

High Economy, Great Durability, Perfect Safety

SEND FOR PARTICULARS AND PRICES.

TORONTO OFFICE, 114 KING ST. WEST