

TOTAL FUNDS EXCEED  
**\$67,244,500.00**

ESTABLISHED 1809.

Canadian Investments  
**\$5,564,200.00**

**FIRE & LIFE**

**NORTH BRITISH AND MERCANTILE**

**INSURANCE CO.**

Directors, { HENRI BARBEAU Esq.  
 W. W. OGILVIE, Esq.  
 ARCH'D MACNIDER, Esq.

HEAD OFFICE FOR THE DOMINION: 72 ST. FRANCOIS XAVIER STREET, MONTREAL.

Agents in all Cities and Principal Towns in Canada.

**THOMAS DAVIDSON.**  
 Managing Director.

ESTABLISHED 1825.

**Standard Life Assurance Company**

OF EDINBURGH, SCOTLAND.

HEAD OFFICE FOR CANADA, MONTREAL.

INVESTED FUNDS, .....	\$43,000,000
INVESTMENTS IN CANADA, .....	13,500,000
DEPOSITED WITH CANADIAN GOVERNMENT, over .....	3,267,000

Low Rates, Absolute Security, Unconditional Policies.  
 Claims settled immediately on proof of death and title.

No delays.

**J. HUTTON BALFOUR,**  
 Superintendent.

**W. M. RAMSAY,**  
 Manager for Canada

Municipal Debentures, Government and Provincial Bonds,  
 Railway and other Investment Securities

BOUGHT, SOLD OR NEGOCIATED.

TELEPHONE 950

**R. WILSON-SMITH**

FINANCIAL AGENT

{ CABLE ADDRESS }  
 CHRONICLE. }

151 St. James Street MONTREAL

SPECIALTY:

INVESTMENT SECURITIES—SUITABLE FOR

BANKS, TRUST ESTATES, INSURANCE COMPANIES

PERMANENT INVESTMENT OR DEPOSIT WITH CANADIAN GOVERNMENT

Member of the Montreal Stock Exchange.