

**NORTH BRITISH & MERCANTILE**  
INSURANCE COMPANY.

Total assets ..... \$79,252,646 00  
Canadian investments ... 8,280,742 00  
Greatly in excess of any other fire company in Canada.  
Losses paid since organization, over \$134,000,000.  
Manager and Chief Agent in Canada—  
**RANDALL DAVIDSON.**  
Resident Agents, Toronto Branch, EVANS & GOOCE  
Western Inspector, J. M. BASCOM

**Insurance Company of North America,**  
Incorporated 1794. **PHILADELPHIA.** Founded 1792.

Capital ..... \$ 3,000,000.00  
Assets, January, 1905 ..... 12,008,542.86  
Surplus and Contingent Fund over all liability of Capital and Re-insurance, \$2,729,166.37  
Losses Paid since Organization, over ..... \$120,000,000.00  
Equal to 190 Tons of Pure Gold.  
**ROBERT HAMPSON & SON, Montreal,**  
GENERAL AGENTS FOR CANADA.

CAPITAL & ASSETS EXCEED \$64,000,000 CLAIMS PAID EXCEED \$225,000,000

**THE LIVERPOOL & LONDON & GLOBE**  
FIRE-LIFE SECURITY UNEXCELLED  
CANADA BRANCH HEAD OFFICE MONTREAL.  
J. GARDNER THOMPSON LEADING DIRECTOR W. J. JACKSON DEPUTY MANAGER

HEAD OFFICE MONTREAL.

**THE MANITOBA FIRE**  
POLICIES GUARANTEED BY THE LIVERPOOL & LONDON & GLOBE INSURANCE CO.  
SECURITY UNEXCELLED  
J. GARDNER THOMPSON MANAGING DIRECTOR W. J. JACKSON SECRETARY

**THE PELICAN and BRITISH EMPIRE LIFE OFFICE**  
has a vacancy for the position of **Provincial Representative** for Nova Scotia.  
**A. McDougald, Manager, Montreal**

**Standard Life**

Established 1825. **Assurance Co. of Edinburgh.**  
Head Office for Canada, **MONTREAL.**  
Invested Funds.....\$55,094,925  
Investments, Canadian Branch.... 17,000,000  
Assurances effected on first-class lives "Without Medical Examination." Apply for full particulars.  
**D. M. McGOON, - - - - - MANAGER**  
**CHARLES HUNTER, Chief Agent Ontario**



ESTABLISHED A. D. 1720.  
**THE LONDON ASSURANCE.**

Head Office, Canada Branch, Montreal.  
Total Funds, - - - \$20,000,000  
FIRE RISKS accepted at current rates.  
Toronto Agents  
**S. Bruce Harman, 19 Wellington Street East.**

**SUN** FOUNDED A.D. 1710  
**INSURANCE OFFICE FIRE**

Head Office, Threadneedle St., London, Eng.  
Transacts Fire Business only, and is the oldest purely Fire Office in the world. Surplus over Capital and all Liabilities exceed \$7,000,000.  
Canadian Branch—15 Wellington Street East. TORONTO, ONT.  
**J. M. BLACKBURN, Manager**  
**J. A. STEWART, Inspector**  
TORONTO AGENTS:  
**HIGINBOTHAM & LYON, Telephone M. 488.**  
**IRISH & MAULSON, Telephone M. 178.**  
Agents Wanted in all Unrepresented Districts.

**The Northern Life ASSURANCE CO.**

Closed the half year showing over 25% more insurance issued than the same period last year.  
Its policies just meet the wants of the people and are easily sold.  
A few good producing agents can secure liberal contracts in desirable territory.  
Head Office, LONDON, Ont.  
**JOHN MILNE, - Managing Director.**

**A Policy - Holder's Company**

The North American Life Assurance Company has a Guarantee Fund of \$300,000, of which \$60,000 is paid up in cash. Interest is allowed on this paid up portion only. Policyholders thus obtain **additional security of \$300,000** and what is of greater importance, are **assured of careful and conservative management** as the Guarantors are liable for this amount. By the Company's Act of Incorporation, every holder of a participating policy in the Company, upon which all premiums due have been paid, shall have one vote in person for each \$1,000 of insurance held by him. Policyholders are thus given a **voice in the management** of the Company's affairs. In short, it may be said that the North American Life is neither a Mutual nor a Stock Company yet possesses the advantages of both.

Home Office - Toronto, Ont.

**AN IDEAL POLICY OF LIFE INSURANCE.**

The 20-Year Premium Endowment Plan ISSUED BY THE  
**ROYAL-VICTORIA LIFE INS. CO.**  
Head Office, Montreal.

This policy is a model of simplicity. The Endowment feature is the return of the actual premiums received by the Company. The insured has his life insurance for the interest on his premiums and his full premiums returned, if living. **There are no estimates. Everything is guaranteed.** This is permanent life insurance. There is no assessment insurance, as cheap. It is the policy the people want.  
In introducing this plan, the Royal-Victoria Life Insurance Company has embodied in one policy the best features of the most popular plans of insurance that have received public approval in the last few years.  
The adoption of the 20-Year Premium Endowment Plan is due to a careful observation of the requirements of insurers to have combined in one form of Policy, Whole-Life Insurance, Term Insurance and Endowment Insurance at the option of the insured.  
This policy is the embodiment of full value for the premiums paid, as shown in the **Guaranteed Interval Values** in the Policy, should the premiums **not be continued** during the 20 full years; or the **Guaranteed Options**, should the premiums be continued to the end of 20 years.  
**David Burke, A.I.A., F.S.S., General M'gr.**

**PROTECTION**

is what every business man is looking for. We are thoroughly in accord with these views, and to this end have deposited with the Dominion Government **\$1,015,180 in Gilt Edge Canadian Securities** for the exclusive protection of Canadian policyholders.  
**The UNION MUTUAL LIFE INS. CO. of Portland, Maine,** protects its Canadian policyholders not only by having more than the reserve called for by the Dominion Government, but also through the operation of the Maine Non-Forfeiture Law only applicable to UNION MUTUAL policies.

**UNION MUTUAL Life Insurance Co. of Portland, Maine.**  
**FRED E. RICHARDS, President.** **ARTHUR L. BATES, Vice-President.**  
**HENRI E. MORIN, Chief Agent for Canada,** 151 St. James St., Montreal, Canada.  
For Agencies in the Western Division, Province of Quebec and Eastern Ontario, apply to **WALTER I. JOSEPH, Manager,** 151 St. James Street, - Montreal.  
For Agencies in Western Ontario, apply to **W. J. PECK, - - - - - Manager** 17 Toronto Street, TORONTO.

**PHENIX....**

**Insurance Company Of Brooklyn, N. Y.**  
**WOOD & KIRKPATRICK, Agents,** TORONTO

**Fire Preventive and Extinguishing Appliances J. A. C. McCUAIG**  
27-29 Wellington St. East, Toronto