Low Premium Rates.
Policies indisputable from date of Issue.
Loan Value Guaranteed after two years,
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No Restrictions as to Residence, Travel or Occu-

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Most Liberal Policy in the Market. Good Territory available to Reliable Representatives. available to Kenable Representatives.

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WILLIAM WALLACE, General Manager.

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Insurance Company Incorporated 1794. PHILADELPHIA.

Capital ... \$ 3,000,000.00
Assets, January 1st, 1906 ... 13,024,882.85
Net Surplus ... 3,626,730.57

Losses Paid since Organization, over\$125,000,000.00 ROBERT HAMPSON & SON, Montreal GENERAL AGENTS FOR CANADA.



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\$1,746,544.00 An increase over 1905 of \$

\$7,799,064.00 Assets -An increase over 1905 of \$831,050.00

Net Surplus - \$ 650,209.00

An increase over 1905 of \$80,199.00.

The large increase in these important items shows that the unexcelled financial position of the Company has been maintained during the year.

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THE ROYAL-VICTORIA LIFE

INSURANCE CO.

The Directors' Report for 1906 shows large increases during the year

IN CASH INCOME

IN LEGAL RESERVES

IN INVESTED ASSETS

IN LOANS TO POLICYHOLDERS

IN PAYMENTS TO POLICYHOLDERS and 71 per cent. Reduction in Expenses of Man-

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