

**INSURANCE AGENTS**

desiring to represent a foremost British Life Insurance Office are invited to communicate with the

**ROYAL INSURANCE COMPANY**

HEAD OFFICE FOR CANADA - - - MONTREAL

A Company affording its policy-holders security unsurpassed by that of any Office in the world. Reserves valued at 3 p.c. Expenses 8½ p.c. of income. The same rate of profit to policy-holders has been paid for 40 years. Moderate premiums. Guaranteed values after payment of 2 years' premiums.

ADDRESS ARCH. R. HOWELL, LIFE SUPERINTENDENT

**QUEEN INSURANCE COMPANY**

FIRE INSURANCE ONLY—ABSOLUTE SECURITY.

WM. MACKAY, Manager.

J. H. LABELLE, Asst. Manager.

**The Federal Life Assurance Company**

Head Office, - - - Hamilton, Canada.

|                            |   |   |   |   |   |                |
|----------------------------|---|---|---|---|---|----------------|
| CAPITAL AND ASSETS         | - | - | - | - | - | \$3,293,913.93 |
| PAID POLICYHOLDERS IN 1905 | - | - | - | - | - | 236,425.38     |
| ASSURANCE WRITTEN IN 1905  | - | - | - | - | - | 3,329,537.05   |

MOST DESIRABLE POLICY CONTRACTS.

DAVID, DEXTER, President and Managing Director,

H. RUSSEL POPHAM, Manager, Montreal District.

ESTABLISHED 1828.

**Standard Life Assurance Company**

OF EDINBURGH, SCOTLAND.

HEAD OFFICE FOR CANADA: MONTREAL.

|                                          |       |              |
|------------------------------------------|-------|--------------|
| INVESTED FUNDS                           | ..... | \$55,401,612 |
| INVESTMENTS UNDER CANADIAN BRANCH,       | ..... | 17,000,000   |
| DEPOSITED WITH CANADIAN GOVERNMENT, over | ..... | 6,691,221    |
| ANNUAL REVENUE                           | ..... | 7,128,581    |
| BONUS DECLARED,                          | ..... | 35,000,000   |

WM. H. CLARK KENNEDY,  
Secretary.

D. M. MCGOUN,  
Manager for Canada