

**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 & GOOCH.
 Western Insp & tor, J. M. BASCOM.

**Insurance Company
of North America,
PHILADELPHIA.**

Capital \$ 8,000,000.00
 Assets, January, 1905 12,008,542.36
 Surplus and Contingent Fund over
 all liability of Capital and Re-insurance, \$2,729,166.37
 Losses Paid since Organi-
 zation, over \$120,000,000.00
 Equal to 190 Tons of Pure Gold.
 ROBERT HAMPSON & SON, Montreal.
 GENERAL AGENTS FOR CANADA.

**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.
 Head Office for Canada, of Edinburgh.
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. MCGOUN, - - - - - MANAGER
 CHARLES HUNTER, Chief Agent Ontario



ESTABLISHED A. D. 1740.
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 FIRE
 Head Office, Threadneedle St., London, Eng.
 Transacts Fire Business only, and is the oldest
 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 conser-
 vative 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 advan-
 tages of both.

Home Office - Toronto, Ont.

**ROYAL-VICTORIA
LIFE INSURANCE COMPANY,**

Head Office Montreal.
 Government Deposit, \$ 250,000.00
 Capital and Assets,
 Dec. 31st, 1904.... 1,244,436.76
 Good opportunities for productive
 Agents in Nova Scotia, North-
 West Territories and British
 Columbia. — Liberal Terms and
 large territory to men who can
 write a satisfactory business.
 APPLY TO
DAVID BURKE, A.I.A., F.S.S.,
 Montreal, June 1, 1905. General Manager.

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 \$1,015,100 in **Glit Edge
 Canadian Securities** for the exclusive pro-
 tection 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



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