

The Crown Life Insurance Company
 Head Office: Toronto, Canada.
 Offers These Advantages to Insurers:
 Lower Premium Rates than those charged by most other Companies.
 Policies Indisputable from Date of Issue.
 Loan Values Guaranteed after Two Years.
 Cash Surrender and Paid-up Values Guaranteed after Three Years.
 No Restrictions as to Residence, Travel or Occupation.
 Policies Reinstatable at any time after lapse.
 COL. THE HON. D. TISDALE, P. C., K. C., M. P., President.
 CHARLES HUGHES, A. A. S., Managing Director and Actuary.
 A. H. SELWYN MARKS, Secy. and Treasurer.
 WILLIAM WALLACE, Supt. of Agencies.

Standard Life

Assurance Co. of Edinburgh.
 Established 1825.
 Head Office for Canada, MONTREAL.
 Invested Funds.....\$ 55,401,612
 Investments, Canadian Branch.... 17,000,000
 Revenue..... 7,128,581
 Insurance in Force..... 140,647,470
 Deposited with Canadian Govt... 6,691,221
 Apply for full particulars.
 D. M. MCGOON, MANAGER
 CHARLES HUNTER, Chief Agent Ontario

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

Insurance Company of North America, PHILADELPHIA.

Founded 1792.
 Incorporated 1794.
 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.



THE LONDON ASSURANCE

ESTABLISHED A.D. 1720
 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.

The Royal-Victoria Life Insurance Co.

Statement of Bonds and Debentures owned by
 And Deposited with the Receiver General at Ottawa, in trust for the security of Policyholders.
 Province of Nova Scotia Debentures, payable January 1st, 1915.....\$6,000.00
 Province of Quebec 3% Inscribed Stock standing in the name of the Receiver General in trust, payable April 1st, 1917.....9,733.31
 Province of Manitoba Debentures, payable November 1st, 1910.....60,000.00
 Town of Maisonneuve Debentures, payable January 15th, 1914.....30,000.00
 City of St. Henri Debentures, payable May 1st, 1911.....55,000.00
 Canadian Northern Railway Debentures, guaranteed by the Province of Manitoba, payable June 30th, 1910.....24,810.00
 City of Montreal Debentures, payable May 1st, 1914.....30,000.00
 City of Ottawa Debentures, payable September, 26th, 1908.....11,070.07
 Total.....\$250,533.33
 The above securities have a cash market value of \$27,172.60
 DAVID BURKE, A.I.A., P.S.
 Montreal, May 15th, 1906. General Manager.



SUN FIRE

Founded A.D. 1710
 Head Office, Threadneedle St., London, Eng.
 The Oldest Insurance Co'y in the World.
 Canadian Branch—15 Wellington Street East, TORONTO, ONT.
 H. M. BLACKBURN, Manager
 J. A. STEWART, Ontario Inspector
 TORONTO AGENTS:
 HIGINBOTHAM & LYON, Telephone M. 488.
 IRISH & MAULSON, Telephones Main 6966 & 6967.
 Agents Wanted in all Unrepresented Districts.

CONSERVATIVE PROGRESSIVE FAITHFUL

Some of the cardinal aims of the Union Mutual management are—to be conservative in the choice of investments—to be progressive in the prosecution of the business—to be faithful to the interests of policyholders.
 Agents of like inclination cordially welcomed.

UNION MUTUAL Life Insurance Co. 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.

PELICAN and BRITISH EMPIRE LIFE OFFICE.

Founded in 1797.
 The Oldest Proprietary Office in the World transacting Life Assurance business only.
 Financial Strength Unsurpassed.
 TOTAL ASSETS, over \$26,000,000
 Large Bonuses and Low Rates of Premium.
 A. McDUGALD, Manager for Canada, Montreal.

NORTHERN LIFE

1905
 Another Successful Year for the

Insurance written..	\$1,389,385.00	Gain 7%
" in force..	4,710,554.00	14%
Premium income ..	151,440.51	16%
Interest income....	23,278.21	9%
Total assets	588,344.73	21%
" Government reserve as security for Policy holders....	394,269.91	27%

To agents who can produce business good contracts will be given.
 JOHN MILNE, Managing Director, LONDON, ONT.

PHENIX

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

The
 Trade

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FORESTERS AND

It was too good to last!
 Insurance Commission's examination Order of Foresters showed a on the part of Dr. Oronhyz Order's functionaries with to stand well with the followe is not High but simply pl sense. They seemed likely to with less attached tar than specimens of the Doctor's pe companies.

True, the Supreme Chief iterated explanation, kindle superiority of assessment over perfectly clear to his own endeavored to set forth. But that the Doctor is beset by present; the necessity for ad strained tendency of the yo become old; the calamitous ward path of many another fr sented an undaunted and a p that mixture of anxiety to ex untaught outsider which one Scientists and other exponent the vulgar herd.

One or two things broug tion do not fit in with the g and subservient to outward d Dr. Oronhyatekha is, the publ him as no mere figure-head adorns and fortifies. One reg patient and friendly it is true; and who will know every d which his genius has built up pleading ignorance of investn claiming disobedience on the p bowing, undespot-like, to the stance. But perhaps the I mannered autocrats, had his h