— INSURANCE AGENTS-

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

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 $8\frac{3}{4}$ p.c. of income. The same rate of profits 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

NCE ONLY-ABSOLUTE SECURITY.

WM. MACKAY, Manager,

J. H. LABELLE, Asst. Manager.

THE FEDERAL LIFE

Assurance Company

Hamilton, Canada. Head Office.

\$3,293,913.93 Capital and Assets 236,425.38 Paid Policyholders in 1905 3,329,537.05 Assurance Written in 1905

MOST DESIRABLE POLICY CONTRACTS.

DAVID DEXTER

H. RUSSEL POPHAM.

President and Managing Director,

Manager, Montreal District

ESTABLISHED 1825.

Standard Life Assurance Company

OF EDINBURGH, SCOTLAND.

HEAD OFFICE FOR CANADA: MONTREAL.

\$55,401,612 INVESTED FUNDS 17,000,000 INVESTMENTS UNDER CANADIAN BRANCH, 6.691,221 DEPOSITED WITH CANADIAN GOVERNMENT, over 7.128,581 ANNUAL REVENUE 35,000,000 BONUS DECLARED,

Wm H. CLARK KENNEDY,

Secretary.

D. M. McGOUN,

Manager for Canada