Low Premium Rates,
Policies indisputable from date of Issue.
Loan Value Guaranteed after two years,
Cash Surrender and Paid-up Values Guaranteed
after Three Years.
No Restrictions as to Residence, Travel or Occu-

These are some of the advantages of insuring in The Crown Life Insurance Company Head Offce :

Crown Life Building, Toronto, Cana Most Liberal Policy in the Market. Good Territory available to Reliable Representatives. COL. THE HON. D. TISDALE, P. C., M.P.,

WILLIAM WALLACE, General Manager, A. H. SELWYN MARKS, Secretary.

Insurance Company Founds 1792, Incorporated of North America, Standari PHILADELPHIA.

ROBERT HAMPSON & SON, Montreal general agents for canada.



ERMANENT

connection offered in choice districts to reliable producers of new business by

NORTHERN LIFE

HEAD OFFICE, LONDON, ONT. Write for information.

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. MoDOUGALD, Manager for Canada, Montreal,



of Edinburgh.

Apply for full particulars.

D. M. McGOUN, · · · · · MANAGER CHARLES HUNTER, Chief Agent Ontario

ESTABLISHED A.D. 1720

TOTAL FUNDS, - - \$20,000,000

FIRE RISKS accepted at current rates. Toronto Agents
S. Bruce Harman, 19 Wellington Street East.

Founded A.D.

INSURANCE F **OFFICE**

Head Office, Threadneedle St., London, Eng. The Oldest Insurance Co'y Union Mutual Life Insurance Co. 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



THE North American Life Assurance Co.

me - \$1,746,544.00 An increase ever 1905 of \$86,480.00 Income -

\$7,799,064.00 Assets - -An increase over 1905 of \$831,05

Net Surplus - \$ 650,209.00 An increase over 1905 of \$80,199

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

Correspondence invited regarding Agencies in unrepresented Districts.

Home Office Toronto, Ont.

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 POI ICYHOLDERS

and 7% per cent. Reduction in Expenses of Management for year. No Interest Overdue or Unpaid on Investments at end of year.

APPLY FOR AGENCIES TO

DAVID BURKE, A.I.A., F.S.S.
GENERAL MANAGER, MONTREAL

REASONABLE CLEAR CONTRACTS. POLICIES.

Always a Place for Faithful Workers.

PORTLAND, - Maine. FRED E. RICHARDS, President.

HENRY E. MORIN, Chief Agent for Canada.

For Agencies in the Western Divises, Province of Quebec and Eastern Ontaria, apply to Walter I. Joseph, Manager, 151 St. James St., Montreal.

For Agencies in Western Ontario, apply to W. J. Peck, Manager, 17 Toronto St., Toronto.

NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

Canadian investments
Greatly in excess of any other fire company
Losses paid since organization, over \$1
Mgr. and Chief Ag't in Canada—RANDALI

PHENIX

Insurance Company Of Brooklyn, N.Y. WOOD & KIRKPATRICK, Agents

Contents on Page 377.

The H

Trade Rev

Toronto, M

Vol. 41-No. 10.

AMERICAN

ENGRAVERS AND P

BANK NOTES, POSTAGE SHARE CERTIFICATES, DRAFTS, CHECKS, LETT CREDIT, ETC., FOR CO

Special Safeguards against Cou Fireproof Buildings

HEAD OFFICE AND WOR OTTAWA, 224 WELLINGT

BRANCHES :

177 HOL HALIFAX - -MONTREAL - 171 ST. JAN TORONTO - 2 TORON WINNIPEG - - 354 MA

OTTAWA

INSURANCE CO

OFFICES

7. Melinda Street, TORONTO.

MO