bow 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

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Crown Life Building, Toronto, Can. 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 1792. of North America,

ROBERT HAMPSON & SON, Montreal GENERAL AGENTS FOR CANADA



Another Progressive Year

THE NORTHERN LIFE

Shows Splendid Results for 1906 SUCCESS BRINGS SUCCESS

Insurance in Force \$5,088,075:00 Government Reserve 488,287,82 24%

Surplus Security for Policyholders 257,854,51 34% Expenses decreased by 3%.
Interest Income paid all death claims.
87% of Assets are interest bearing. Financial Gain during year, \$53,068.66. Surplus over all liabilities including Capital Stock, \$31,142.01.

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.



Head Office for Canada, MONTREAL.

of Edinburgh.

Revenue..... Deposited with Canadian Govt.. 7,271,407 Apply for full particulars.

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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.

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TORONTO AGENTS:
HIGINBOTHAM & LYON, Telephone M. 488
IRISH & MAULSON, Telephones Main 6966 & 69 Agents Wanted in all Unrepresented Districts.



North American Life Assurance Co. 1906

ome - \$1,746,544.00 An increase over 1905 of \$86,480,00. Income -

\$7,799,064.00 An increase over 1905 of \$831,050

Net Surplus - \$ 650,209.00 An increase over 1905 of \$80,199,0

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 in creases during the year

IN CASH INCOME

IN LEGAL RESERVES

IN INVESTED ASSETS

IN LOANS TO POLICYHOLDERS IN PAYMENTS TO POLICYHOLDERS

and 71 per cent, Reduction in Expenses of Management for year. No Interest Overdue or Unpaid on Investments at end of year.

APPLY FOR AGENCIES TO

DAVIDBURKE. A.I.A., F.S.S. GENERAL MANAGER, MONTREAL,

CLEAR REASONABLE POLICIES. CONTRACTS.

Always a Place for Faithful Workers.

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FRED E. RICHARDS, President.

HENRI E. MORIN, Chief Agent for Canada,

For Agencies in the Western Division, Province of Quebec and Eastern Ontario, 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 & MERGANTILE

Total Assets. \$79, 252,646.00
Canadian investments ... 8, 80, 742.00
Greatly in excess of any other fire company in Canada
Losses paid since organization, over \$134,000,000.
Mgr. and Chief Ag't in Canada—RANDALL DAVIDSOS.

Resident Agents, Toronto Branch, EVANS & GOOCH.

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

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