

**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 Inspector, J. M. BASCOM

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

Capital ..... \$ 3,000,000.00  
Assets, January 1st, 1906 ..... 13,024,882.85  
Net Surplus..... 3,626,730.57  
Losses Paid since Organ-  
ization, over ..... \$125,000,000.00

ROBERT HAMPSON & SON, Montreal  
GENERAL AGENTS FOR CANADA.

CAPITAL & RESERVE EXCEED \$64,000,000 CLAIMS PAID EXCEED \$225,000,000

**THE LIVERPOOL & LONDON & GLOBE  
INSURANCE COMPANY**  
FIRE-LIFE SECURITY UNEXCELLED  
CANADA BRANCH, HEAD OFFICE, MONTREAL.  
J. GARDNER THOMPSON, LEADER DIRECTOR  
W. JACKSON, DEPUTY MANAGER

HEAD OFFICE MONTREAL.

**THE MANITOBA ASSURANCE COMPANY**  
GUARANTEED BY THE POLICIES OF THE LIVERPOOL & LONDON & GLOBE INSURANCE CO.  
FIRE  
SECURITY UNEXCELLED  
LEADER THOMPSON, MANAGING DIRECTOR  
W. JACKSON, SECRETARY

**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. 1720

**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**  
OFFICE **FIRE**

Head Office, Threadneedle St., London, Eng.

Transacts Fire Business only, and is the oldest purely  
Fire Office in the world. Surplus over Capital and all  
Liabilities exceeds \$7,000,000.

Canadian Branch—15 Wellington Street East.  
TORONTO, ONT.

H. 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.

1905  
Another Successful Year for the  
**NORTHERN LIFE**

Insurance written..	\$1,383,385 00	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 se- curity for Pol- icy holders....	394,269 91	27%

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

**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.

**THE  
ROYAL-VICTORIA  
LIFE INSURANCE COMPANY**

has on deposit  
**\$267,000.00**  
with Dominion Government as Se-  
curity for Policyholders.

New Business in 1905 increased 37%  
over previous year.

Expenses 5% less on Income

Accumulated Assets:

**\$1,300,000.00**

Insurance outstanding:

**\$4,700,000.00**

DAVID BURKE, A.I.A., F.S.S.  
General Manager.

**CONSERVATIVE  
PROGRESSIVE  
FAITHFUL**

Some of the cardinal aims of the Union Mu-  
tual management are—to be conservative in  
the choice of investments—to be progressive  
in the prosecution of the business—to be faith-  
ful 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.

**PHENIX....**

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

**Fire Preventive and Extinguishing Appliances** J. A. C. McCUAIG  
27-29 Wellington St. East, Toronto