

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.

Insurance Company of North America,

Incorporated
1794.

PHILADELPHIA.

Capital \$3,000,000.00
Assets, January 1st, 1906 13,024,882.85
Net Surplus 3,626,790.67

Losses Paid since Organization, over \$125,000,000.00

ROBERT HAMPSON & SON, Montreal
GENERAL AGENTS FOR CANADA.



1905

Another Successful Year for the

NORTHERN LIFE

| | Gain |
|---|------|
| Insurance written .. \$1,383,385.00 | 7% |
| " in force .. 4,710,554.00 | 14% |
| Premium income .. 151,440.51 | 10% |
| Interest income .. 23,278.21 | 9% |
| Total assets .. 589,344.73 | 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.

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. McDOUGALD,

Manager for Canada, Montreal.



Standard Life

Established 1825.

Head Office for Canada,
MONTREAL.

Assurance Co.
of Edinburgh.

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. 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 FIRE INSURANCE OFFICE

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 696 & 697.
Agents Wanted in all Unrepresented Districts.



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.

The Royal-Victoria Life Insurance Co.

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 9,733.33
Province of Manitoba Debentures, payable November 1st, 1910 60,000.00
Town of Maisonneuve Debentures, payable January 1st, 1910 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 24,800.00
City of Montreal Debentures, payable May 1st, 1911 50,000.00
City of Ottawa Debentures, payable September, 1911, 1912 14,000.00
Total \$290,533.33
The above securities have a cash market value of \$290,533.33
DAVID BURKE, A.I.A., F.S.
Montreal, May 15th, 1906. General Manager.

GLEAR REASONABLE POLICIES. CONTRACTS.

"Always a Place for Faithful Workers."

Union Mutual Life Insurance Co.

PORTLAND, - Maine.

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 & MERCANTILE INSURANCE COMPANY.

Total Assets \$70,824,646.00
Canadian investments 2,800,754.00
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 DAVIDSON.
Resident Agents, Toronto Branch, EVANS & GOOCH
Western Inspector, J. M. BASCOM

PHENIX....

Insurance Company
Of Brooklyn, N. Y.

WOOD & KIRKPATRICK, Agent
TORONTO

Olds, Alta.—Until 20 years.
Maturity twenty years.
Treasurer.

Red Deer, Alta.—Until 20 years.
Maturity twenty years.
Treasurer.

Fort Frances, Ont.—Until 20 years.
Maturity twenty years.
Town Clerk.

Steelton, Ont.—Until 20 years.
Maturity twenty years.
municipal-building debentures.

Steelton.—Until 20 years.
Maturity twenty years.
debentures. J. Robinson,
Edmonton, Alta.—Until 20 years.

debentures. Geo. J. King,
particulars may also be
head office.

Selkirk, Man.—Until 20 years.
coupon water-works debentures
5 per cent. sewerage
Partington, Secretary-Treasurer.

Winnipeg, Man.—Until 20 years.
debentures to run several
years to run ten years
run fifteen years; \$318,000
twenty years; \$920,417.00
years; \$90,000 4 per cent.
S. Curry, City Comptroller.

GOVERNMENT OF SA

Public V

Tender for

Sealed tenders
Monday, February 11th
Titles Office Building
The building will
crete fireproof construction
in height and other details
The plumbing, heating
wiring will not be included
Each tender must be
or other satisfactory
This deposit will
execute the contract
returned when the contract
is commenced.

The deposit of money
when the contract is
The right to reject
defects or irregularities
the Commissioner of
Plans, specification
may be obtained on
The unauthorized
not be paid for.

Department of Public Works
Regina, Dec.

Orillia

1. Power at \$1000 service.
2. Lights at \$1000 service.
3. Free factory the railway, many others.

SECRET

