

THE BANK OF TORONTO has opened Branches at Bradford and Hastings, in the Province of Ontario.

Estimated fire losses in Chicago for the month of November so far this year, but December is starting in with some big losses. The total losses for eleven months are \$4,426,188, as against \$3,876,714 last year.

More than half a Century.



Has worked Successfully.

JOHN P. MUNN, M.D. President FINANCE COMMITTEE JAMES R. PLUM Clerk CLARENCE H. KELSEY Vice President and Trust Co. WILLIAM H. PORTER Vice President and Trust Co.	Good men, whether experienced in life insurance or not, may make DIRECT CONTRACTS with this Company, for a limited territory if desired, and secure for themselves in addition to first year's commission, a renewal interest insuring an income for the future. Address the Company at its HOME OFFICE, No. 277 Broadway, New York City.
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British Columbia

If you want a

GOOD AGENT

IN

VANCOUVER

Write to

The B. C. Agency Corporation, Ltd.

**INVESTMENT, ESTATE, INSURANCE
AND GENERAL FINANCIAL AGENTS**

P. O. Box 1117

Cable Address: "Vital, Vancouver"

Bankers: The Northern Bank

Vancouver is Growing Marvellously



Northern Assurance Co.

"STRONG AS THE STRONGEST"

INCOME AND FUNDS, 1905

Fire Premiums	\$5,629,580
Life Premiums	1,355,000
Interest	1,100,000
Accumulated Funds	31,135,000

Head Office for Canada,

MONTREAL

ROBT. W. TYRE, Man.

THE CANADA LIFE PAID

**Policyholders or their representatives
in 1905**

\$3,272,000

against similar payments of

\$4,954,000

**by the twenty-one other Canadian
companies.**