

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 Occupation.
These are some of the advantages of insuring in

The Crown Life Insurance Company
Head Office:
Crown Life Building, Toronto, Can.
Most Liberal Policy in the Market. Good Territory available to Reliable Representatives.
COL. THE HON. D. TISDALE, F. C., M. P., President.
WILLIAM WALLACE, General Manager.
A. H. SELWYN MARKS, Secretary.



LONDON & LANCASHIRE FIRE
INSURANCE COMPANY

North American Life Assurance Co.

Assets - - \$7,800,000
Net Surplus - \$850,000

JOHN L. BLAIKIE, President.
L. GOLDMAN, A.I.A., F.C.A.,
Managing Director.

Correspondence is invited with reference to agency openings.

Address:
T. G. McCONKEY,
Supt. of Agencies.

Home Office - TORONTO

Insurance Company of North America
Incorporated 1794 Founded 1792
PHILADELPHIA

Capital	\$ 3,000,000.00
Assets, January 1st, 1906	13,024,882.85
Net Surplus	3,626,730.57

Losses Paid Since Organization, over **\$125,000,000.00**
ROBERT HAMPSON & SON, Montreal,
General Agents for Canada.

THE LONDON ASSURANCE
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.

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 POLICYHOLDERS

and 7 1/2 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.



THE LIVERPOOL & LONDON & GLOBE
FIRE-LIFE
SECURITY ABSOLUTE
CANADIAN BRANCH
HEAD OFFICE, MONTREAL
J. GARDNER THOMPSON, MGR. CAN. BR.
W. JACKSON, GEN. MGR.
J.W. SINNIE, ASST. GEN. MGR.

STANDARD LIFE
Assurance Company of Edinburgh.
Established 1825.
Head Office for Canada, MONTREAL, Que.

Invested Funds.....	\$ 57,254,046
Investments, Canadian Branch.	17,000,000
Revenue	7,271,407
Deposited with Canadian Govt.,	6,975,998

Apply for full particulars.

D. M. McGOUN, MANAGER
CHARLES HUNTER, Chief Agent Ont.

CLEAR POLICIES. REASONABLE 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.

A PLEASANT PERMANENT PROFITABLE
connection offered in choice districts to reliable producers of new business by

THE NORTHERN LIFE
HEAD OFFICE, LONDON, ONT
Write for information.

SUN FIRE
INSURANCE OFFICE
Founded A.D. 1710.
Head Office, Threadneedle St. London, Eng.
THE OLDEST INSURANCE COMPANY IN THE WORLD.
Canadian Branch—15 Wellington St. E., Toronto, Ont.
M. M. BLACKBURN, - Manager
J. A. STEWART - Ontario Inspector
TORONTO AGENTS:
HIGINBOTHAM & LYON, Telephone M. 488,
IRISH & MAULSON, Telephones M. 6966 & 6967
Agents Wanted in all Unrepresented Districts.

NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

Total Assets.....\$70,000,000
Canadian investments.....\$20,000,000
Greatly in excess of any other fire company in Canada
- Losses paid since organization, over \$150,000,000.
Mgr. and Chief Ag't in Canada—RANDALL DAVIDSON.
Resident Agents, Toronto Branch,
EVANS & GOOCH.

THE DOMINION LIFE ASSURANCE CO.
HEAD OFFICE, WATERLOO, ONT.

THOS. HILLIARD, PRES. & MAN. DIR.
J. B. HALL, A. I. A. A. A. S., SECRETARY
P. H. ROOS, TREASURER
FRED HALSTEAD - SUPT. OF AGENCIES

ASSETS - \$1,238,938.00



THE MANITOBA
FIRE
SECURITY UNEXCELLED
HEAD OFFICE MONTREAL
E.S. CLOUSTON, PRES.
J.GARDNER THOMPSON, MGR. CAN.
W. JACKSON, SECRETARY
J.W. SINNIE, ASST. GEN. MGR.

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