

**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 7½ 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 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.

**NORTH AMERICAN LIFE
ASSURANCE COMPANY**

President: **JOHN L. BLAIKIE**
 Man. Dir.: **L. GOLDMAN, A.I.A. F.C.A.**

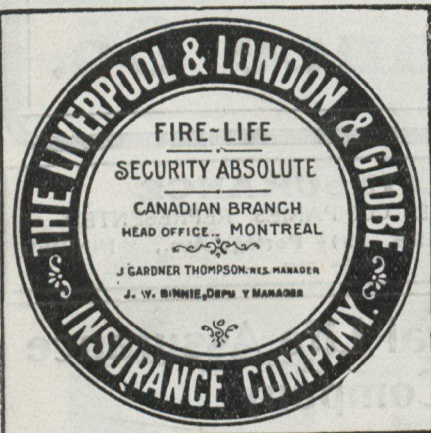
STRENGTH and STABILITY
 are the characteristic features that mark the progress of the Company.

Its unexcelled financial position is such as commends it to those desiring insurance. All approved forms of Policies issued.

Liberal Provisions - Unexcelled Security
 For information respecting Agency openings, write to

T. G. McCONKEY,
 Supt. of Agencies.

Home Office - **TORONTO**



THE STANDARD LIFE

Assurance Company of Edinburgh.
 Established 1825
 Head Office for Canada, **MONTREAL, Que.**
 Invested Funds.....\$ 60,000,000
 Investments, Canadian Branch. 17,000,000
 Revenue 7,500,000
 Deposited with Canadian Govt., 6,709,866
 Apply for full particulars.
D. M. McGOUN, - - - - MANAGER
CHARLES HUNTER, Chief Agent Ont.



Total Assets - - - - - \$81,770,554
 Canadian Investments - - - - - 7,808,232
 (Greatly in excess of other Fire Companies)
 Manager for Canada - **RANDALL DAVIDSON**
 Resident Agts. Toronto Branch, **EVANS & GOOCH**

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

EARNED WORKERS Men Who Can
 wanted in meet the first require-
GOOD TERRITORY ment will find the other
 to sell two promptly supplied
PLAIN POLICIES by the Union Mutual.
 Policies recently changed to comply with revised laws

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, Mngr., 17 Toronto St., Toronto.**

**THE NORTHERN LIFE ASSURANCE CO.
OF CANADA**

HEAD OFFICE **LONDON, ONTARIO.**

First Seven Months of 1908 show a Steady Increase over same period of 1907.
 Investments Increased over \$100,000.00 - 15 per cent.
 Interest Earnings Increased \$5,000.00 - 20 per cent.
 Similar Increases in Other Department.
 Splendid Contracts to Good Producers.
T. H. PURDOM, Pres. JOHN MILNE, Man. Dir

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
H. M. BLACKBURN, - Manager
E. McKAY - Ontario Inspector
 TORONTO AGENTS:
HIGINBOTHAM & LVON, Telephone M. 488.
IRISH & MAULSON, Telephones M. 6966 & 6967
Agents Wanted in all Unrepresented Districts.

Insurance Company of North America
 Incorporated 1794 Founded 1792
PHILADELPHIA

Capital \$ 3,000,000.00
 Assets, January 1st, 1908 11,290,121.11
 Net Surplus 1,069,957.57
Losses Paid Since Organization, over \$135,000,000.00
ROBERT HAMPSON & SON, Montreal,
 General Agents for Canada.



THE DOMINION LIFE ASSURANCE COMPANY,

HEAD OFFICE, **WATERLOO, ONT.**
THOS. HILLIARD Pres & Man. Dir
J. B. HALL, A. I. A. A. S., - SECRETARY
P. H. ROOS - TREASURER
FRED HALSTEAD - SUPT. OF AGENCIES
SURPLUS - - - \$ 230,073.32
ASSETS - - - \$1,409,111.76