

**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, 1905 ..... 12,008,542 36  
 Surplus and Contingent Fund over all liability of Capital and Re-insurance, \$2,729,166.87  
 Losses Paid since Organization, over ..... \$120,000,000.00  
 Equal to 190 Tons of Pure Gold  
**ROBERT HAMPSON & SON, Montreal**  
 GENERAL AGENTS FOR CANADA.

**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 Assurance Co. of Edinburgh.**

Established 1825.  
 Head Office for Canada, **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 FIRE** Founded A.D. 1710  
**INSURANCE OFFICE**  
 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.

**The Northern Life ASSURANCE CO.**  
 Closed the half year showing over 25% more insurance issued than the same period last year.  
 Its policies just meet the wants of the people and are easily sold.  
 A few good producing agents can secure liberal contracts in desirable territory.  
 Head Office, — **LONDON, Ont.**  
**JOHN MILNE, - Managing Director.**

**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 \$800,000 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 COMPANY**

Has several good General and Special Agencies for productive men. Liberal contracts. Address (confidentially if desired),  
**DAVID BURKE, A.I.A., F.S.S.,**  
 General Manager, **MONTREAL.**

**CONSERVATIVE PROGRESSIVE FAITHFUL**

Some of the cardinal aims of the Union Mutual management are—to be conservative in the choice of investments—to be progressive in the prosecution of the business—to be faithful 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