

**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 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.

NOTICE

Is hereby given that the Annual General Meeting of the Policyholders and Guarantors of the
NORTH AMERICAN LIFE ASSURANCE COMPANY
will be held at the Head Office of the Company, North American Life Building, 112-118 King Street West, Toronto, Ont., on

THURSDAY, 30th JANUARY, 1908,
at 11 o'clock in the forenoon,
for the reception of the Annual Report, a Statement of the Affairs of the Company, the election of Directors and the transaction of all such business as may be done at a general meeting of the company.

Participating Policyholders have one vote in person for each \$1,000 of insurance held by them.
L. GOLDMAN,
Managing Director.
January 16th, 1908.



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

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.



Total Assets \$81,770,554
Canadian Investments 7,808,234
(Greatly in excess of other Fire Companies)
Manager for Canada - **RANDALL DAVIDSON**
Resident Agts. Toronto Branch, **EVANS & GOUGH**

1907
Has been the most prosperous year in the History of
THE NORTHERN LIFE INSURANCE COMPANY
It shows substantial increases in every department of the Company's business.
SPLENDID OPENINGS
for reliable producing agents.
Write for particulars to
HEAD OFFICE, LONDON, ONT:
John Milne, Managing Director.

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
N. 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.

EARNEST WORKERS Men Who Can
wanted in meet the first requirement will find the other two promptly supplied by the Union Mutual.
GOOD TERRITORY
to sell
PLAIN POLICIES

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, Mgr., 17 Toronto St., Toronto.**

Insurance Company of North America
Incorporated 1794 Founded 1792
PHILADELPHIA
Capital \$ 3,000,000.00
Assets, January 1st, 1906 13,924,582.85
Net Surplus 3,626,736.57
Losses Paid Since Organization, over \$125,000,000.00
ROBERT HAMPSON & SON, Montreal,
General Agents for Canada.



THE DOMINION LIFE ASSURANCE CO.

HEAD OFFICE, WATERLOO, ONT.
THOS. HILLIARD, PRES. & MAN. DIR.
J. B. HALL, A. I. A. A. S. P., SECRETARY
P. H. ROOS, TREASURER
FRED HALSTEAD, SUPT. OF AGENCIES
ASSETS - \$1,238,938.00