

The Uncertainty

of existence is matched only by the certainty of life insurance. The one suggests the other as the best means of securing to the family a guaranteed provision for the necessities of life.

The unexcelled financial position of the

North American Life

suggests where the insurance should be placed.

Home Office - Toronto, Ont.

Statement of Bonds and Debentures owned by **The Royal-Victoria Life Insurance Co.** and Deposited with the Receiver General at Ottawa, in trust for the security of Policyholders.

Province of Nova Scotia Debentures, payable January 1st, 1915	\$6,000.00
Province of Quebec Inscribed Stock standing in the name of the Receiver General in trust, payable April 1st, 1917	9,735.31
Province of Manitoba Debentures, payable November 1st, 1930	60,000.00
Town of Maisonneuve Debentures, payable January 15th, 1930	30,000.00
City of St. Henri Debentures, payable May 1st, 1931	\$5,000.00
Canadian Northern Railway Debentures, guaranteed by the Province of Manitoba, payable June 30th, 1930	24,820.00
City of Montreal Debentures, payable May 1st, 1934	30,000.00
City of Ottawa Debentures, payable September, 26th, 1928	15,000.00
Total	\$205,555.31

The above securities have a cash market value of \$207,172.60

DAVID BURKE, A.I.A., F.S. Montreal, May 15th, 1906. General Manager.

REASONABLE POLICIES. CONTRACTS.

Always a Place for Faithful Workers. **North British & Mercantile 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 J. PECK, Manager, 17 Toronto St., Toronto.

PHENIX Insurance Company

Of Brooklyn, N. Y.
WOOD & KIRKPATRICK, Agent TORONTO

The General Accident Assurance Company of Canada

Head Office: TORONTO, ONT.

Authorized Capital, \$1,000,000.00. Subscribed Capital, \$200,000.00

Associated with General Accident, Fire and Life Assurance Corporation, Limited, of Perth, Scotland, whose assets exceed Five Million Dollars.

Our "Utopia" policy is the best and most unconditional Accident Policy on the market, and completely covers all loss of time from accident.

We issue a Sickness policy which covers every disease to which flesh is heir.

We are revolutionising the liability business by our "factory policy."

Agents Wanted.

W. C. FALCONER, G. NORIE-MILLER, Managers for Canada.

Edwards, Morgan & Co.

CHARTERED ACCOUNTANTS

26 Wellington St. East, Toronto, Ontario.

George Edwards, F.C.A. Arthur H. Edwards. W. Pomeroy Morgan.

Winnipeg Office:

Edwards & Ronald, 20 Canada Life Bldg.

A TRIP TO THE WEST INDIES

The "P. & B." steamers sailing from Halifax every twelfth day for Bermuda, the British West Indies and Demerara, are all very superior ones. The trip occupies about thirty-eight days, and is a delightful cruise from the start to the finish.

Through tickets from Toronto and all points on the railways are sold by

R. M. MELVILLE,
Corner Adelaide and Toronto Streets.

THE MERCANTILE FIRE INSURANCE COMPANY

All Policies Guaranteed by the LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL.

Confederation Life Association

HEAD OFFICE, - TORONTO.

OFFICERS:

W. H. BEATTY, ESQ., PRESIDENT.

W. D. MATTHEWS, ESQ., VICE-PRESIDENTS.

FRED'K WYLD, ESQ.,

W. C. MACDONALD, Secretary and Actuary.

J. K. MACDONALD, Managing Director.

DIRECTORS:

W. H. BEATTY, ESQ.

HON. JAMES YOUNG.

S. NORDHEIMER, ESQ.

W. D. MATTHEWS, ESQ.

A. McL. HOWARD ESQ.

E. B. OSLER, ESQ., M.P.

FRED'K WYLD, ESQ.

GEO. MITCHELL, ESQ., M.P.P.

WILLIAM WHYTE, ESQ.

HON. SIR W. P. HOWLAND

J. K. MACDONALD, ESQ.

D. R. WILKIE, ESQ.

Policies issued on all approved plans.

A NOTABLE FEATURE

of the business written by The Great-West Life Assurance Company in 1906 was the remarkable number of applications from those already insured in the Company, proof positive of the claim that close acquaintance always means high appreciation of the Great-West Policies.

One old policyholder, after sharing in two profit distributions, recently placed a further insurance of \$20,000 with the Great-West, stating at the time that he did so by way of expressing his "entire satisfaction with the results under the old Policy."

Rates on request.

The Great-West Life Assurance Company,
HEAD OFFICE WINNIPEG.

Where a Word Saves Nine.

Quotations and instructions galore coded by ONE WORD in ONE MINUTE. See the advantage? We guarantee to save you \$50 on every \$100 now spent in cabling and 80% of time now required by old methods.

Why use old time methods? Your fellow business man is rapidly taking up this self-testing time-saving method. See about it to-day. Our 8 page prospectus explains the system fully. Free for the asking. Send for it now.

EXAMPLE.

BLAKBOHIBA ZOYUZETHAG—Bond Market Excited, good demand for Havana Electric Bonds. At what price can you supply 50,000 delivery this week?

THE MITCHELL SELF-TESTING SAFETY CODE CO.,
8 Colborne Street, Toronto, Can.

Delicious Confections that every Grocer should keep are

COWAN'S

Queen's Dessert Chocolate. -
Chocolate Cream Bars - - -
Chocolate Ginger Wafers, &c.

THE METROPOLITAN LIFE INSURANCE CO.

(Incorporated by the State of New York)

The Company OF the People, BY the People, FOR the People
ASSETS, \$151,663,477.29

Nearly 1,000,000 Canadians of all classes are policy holders in the Metropolitan. In 1905 it here in Canada wrote as much new insurance as any two other life insurance companies—Canadian, English or American.

The number of Policies in force is greater than that of any other Company in America, greater than all the regular Life Insurance Companies put together (less one) and can only be appreciated by comparison. It is a greater number than the combined population of Greater New York, Chicago, Philadelphia, Boston, Toronto, Montreal, Quebec, Ottawa.

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1905.

305 per day in number of Claims Paid.

6,972 per day in number of Policies Issued.

\$1,502,484.00 per day in New Insurance Written.

\$123,788.29 per day in Payments to Policyholders and addition to Reserve.

\$77,275.94 per day in Increase of Assets.

Full particulars regarding the plans of the Metropolitan may be obtained of any of its agents in all the principal cities of the United States and Canada, or from the Home Office, 1 Madison Ave., New York City.

Amount of Canadian Securities deposited with the Dominion Government for the protection of Policyholders in Canada, over \$3,000,000.00.