

**3**  
EVIDENCES OF STRENGTH  
IN  
**THE DOMINION LIFE**  
— 1906 —  
Average rate of interest earned  
**6.73%**  
Increase in surplus to policyholders  
**34.1%**  
Increase in Assets **15.7%**  
HEAD OFFICE, WATERLOO, Ont.

**ECONOMICAL**

Fire Ins. Co. of Berlin, Ont.  
Cash and Mutual Systems.  
Total Net Assets.....\$ 379,977  
Amount of Risk.....16,297,751  
Investment Deposit.....25,064  
JOHN FENNEL, President.  
GEORGE C. H. LANG, Vice-President.  
W. H. SCHMALZ, Mgr.-Secretary.  
JOHN A. ROSS, Inspector.

**THE HOME LIFE ASSOCIATION OF CANADA**



HEAD OFFICE  
Home Life Building, Toronto.  
Capital and Assets  
**\$1,400,000**  
Reliable Agents wanted in unrepresented districts.  
Correspondence solicited.  
HON. J. R. STRATTON, President.  
K. McCUTCHEON, Managing-Director.  
J. B. KIRBY, Secretary.

**The Continental Life Insurance Co.**

Subscribed Capital, \$1,000,000.00.  
Head Office, Toronto.  
HON. JOHN DRYDEN, President.  
CHARLES H. FULLER, Secretary and Actuary.  
Several vacancies for good live General Agents and Provincial Managers.  
Liberal Contracts to first-class men.  
Apply O. B. WOODS, Managing-Director.

**TORONTO PAPER MFG. CO., Ltd.**

Mills at CORNWALL, Ont.  
We manufacture **PAPER** High and medium grades.  
Engine Sized. Tub Sized. Air Dried.  
WHITE AND COLORED  
WRITINGS, BONDS, LEDGERS.  
M. F. & S. C.  
BOOK, LITHO, ENVELOPE and COVERS  
MADE IN CANADA.  
For Sale by all Wholesalers.

Some Facts from the Report of 1906  
**SUN LIFE ASSURANCE COMPANY OF CANADA.**

1 Cash Income from Premiums, Interest, Rents, etc.	\$6,212,615 02
Increase over 1905	495,122 79
2 Assets as at 31st December, 1906	24,292,692 65
Increase over 1905	2,983,307 83
3 Surplus earned during 1906	921,721 34
Of which there was distributed to policyholders entitled to participate that year	208,658 97
And set aside to place reserves on all policies issued since Dec. 31st, 1902, on the 3 per cent. basis	207,763 51
Surplus over all Liabilities and Capital (according to Hm. Table, with 3 and 3 per cent. interest)	2,225,247 45
4 Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1906	1,980,853 32
5 Payments to Policyholders since organization	15,099,223 87
6 Assurances issued and paid for in Cash	17,410,054 37
7 Assurances in force December 31st, 1906	102,366,398 10

**QUEEN Insurance Company of America.**

WILLIAM MACKAY, Resident Manager.  
J. H. LABELLE, Assistant Manager.  
MUNTZ & BEATTY, Resident Agents.  
Temple Building, Bay Street, Toronto. Tel. Main 66 & 67. | C. S. SCOTT, Resident Agent, Hamilton, Ont.

THE **Federal Life Assurance Co.**

HEAD OFFICE, - - HAMILTON, CANADA.

Capital and Assets	\$8,580,702 62
Total Assurance in Force	17,884,073 61
Paid to Policy-holders 1906	247,695 31

Most Desirable Policy Contracts.  
DAVID DEXTER, President and Managing Director.

**Phoenix Assurance Company.**

Limited,  
OF LONDON, ENG.  
Established 1782.

LOSSES PAID, - - - \$148,000,000

**Paterson & Son,** 100 St. Francois Xavier St.,  
Chief Agents for the Dominion. MONTREAL

**"The Unexpected Always Happens."**

Who is there but has had brought home to him the truth of the above statement? It is always the accident that was least looked for that actually does occur. Nobody is immune from accident. Your experience and observation confirm that fact.  
WISE men prepare for such emergencies by carrying an accident policy. The WISEST men see to it that that policy is an Employers' Liability Combination Policy, issued by

**THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION,**

LIMITED  
MONTREAL TORONTO

**Western Assurance Co.**

Incorporated 1851

FIRE AND MARINE

Head Office  
Toronto Ont.  
Assets, over - \$3,570,000 00  
Income for 1906 over 3,609,000 00

Hon. GEORGE A. COX, President.

W. B. BROCK, Vice-President | W. B. MEIKLE, General Manager | C. C. FOSTER, Secretary.

**BRITISH AMERICA Assurance Co'y**

A.D. 1833. Head Office, TORONTO

BOARD OF DIRECTORS.

HON. GEO. A. COX, President. | W. R. BROCK, Vice-President.  
ROBT. BICKERDIKE, M.P. | W. B. MEIKLE.  
E. W. COX. | GEO. A. MORROW.  
D. B. HANNA. | AUGUSTUS MYERS.  
JOHN HOSKIN, K.C., L.L.D. | FREDERIC NICHOLLS.  
ALEX. LAIRD. | JAMES KEER OSBOENE.  
Z. A. LASH, K.C. | SIR. HENRY M. PELLATT.  
E. R. WOOD.

W. B. MEIKLE, General Manager. | P. H. SIMS, Secretary

Capital	\$1,400,000.00
Assets	\$2,162,753.00
Losses paid since organization	\$29,888,820.96

ESTABLISHED 1864.

**New York Underwriters Agency**

POLICIES SECURED BY ASSETS **\$18,061,926**

PROVINCIAL AGENTS:

JOSEPH MURPHY, Toronto, Ont. | JNO. WM. MOLSON, Montreal, Que.  
W. R. COLGATE, Winnipeg, Man. | WHITE & CALKIN, St. John N. B.  
ALFRED J. BELL, Halifax, N. S.

T. D. RICHARDSON, Superintendent for Canada, TORONTO

THE UNITED STATES **FIDELITY AND GUARANTY Co.**

ADVICE TO MERCHANT: "Bond Your Book-keepers."  
Issues all kinds of SURETY BONDS on shortest notice at reasonable rates.  
HEAD OFFICE FOR CANADA: 6 Colborne Street TORONTO  
A. E. KIRKPATRICK, Manager.  
"Contract Bonds insure completion of Buildings."

**FIRE INSURANCE**

1879 Incorporated by Act of the Parliament of Canada. 1906  
3 Edward 7, Chapter 182.

The Richmond and Drummond Fire Insurance Company of Richmond, Que., having deposited the following bonds with the Treasury Board of Canada, is authorized to transact a general Fire Insurance business in the Dominion of Canada.

City of Victoria, B.C., 4's	\$25,000
City of Hamilton, Ont., 4's	1,000
Town of St. Paul, Que., 4's	2,000
Town of Westmount, Que., 4's	5,000
City of Belleville, Ont., 4 1/2's	5,000
City of Ottawa, Ont., 4's	5,000
City of Winnipeg, Man., 3 1/2's	10,000

HON. WM. MITCHELL, President. ALEX. AMES, Vice-President.  
J. C. McCAIG, Manager.