

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 Founded 1792.
Incorporated 1794. **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, \$2,729,166.37

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

Established 1825. **Assurance Co. of Edinburgh.**
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. 1740.
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 FOUNDED A. D. 1710
INSURANCE FIRE
OFFICE

Head Office, Threadneedle St., London, Eng.
Transacts Fire Business only, and is the oldest and only Fire Office in the world. Surplus over Capital and all Liabilities exceed \$7,000,000.
Canadian Branch—15 Wellington Street East. TORONTO, ONT.
J. W. 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 \$300,000** 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.

PROTECTION

is what every business man is looking for. We are thoroughly in accord with these views, and to this end have deposited with the Dominion Government **\$1,015,180 in Gift Edge Canadian Securities** for the exclusive protection of Canadian policyholders.
The UNION MUTUAL LIFE INS. CO. of Portland, Maine, protects its Canadian policyholders not only by having more than the reserve called for by the Dominion Government, but also through the operation of the Maine Non-Forfeiture Law only applicable to UNION MUTUAL policies.

UNION MUTUAL Life Insurance Co. of 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. MCGUAIG
27-29 Wellington St. East, Toronto