

Low Premium Rates.  
Policies indisputable from date of issue.  
Loan Value Guaranteed after two years.  
Cash Surrender and Paid-up Values Guaranteed after Three Years.  
No Restrictions as to Residence, Travel or Occupation.

These are some of the advantages of Insuring in

**The Crown Life Insurance Company**  
Head Office:  
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Most Liberal Policy in the Market. Good Territory available to Reliable Representatives.  
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WILLIAM WALLACE, General Manager.  
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**Insurance Company of North America,** Founded 1792.  
Incorporated 1794. PHILADELPHIA.

Capital ..... \$3,000,000.00  
Assets, January 1st, 1906 ..... 13,024,882.85  
Net Surplus ..... 3,626,730.57  
Losses Paid since Organization, over ..... \$125,000,000.00

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**PELICAN and BRITISH EMPIRE LIFE OFFICE.**  
Founded in 1797.

The Oldest Proprietary Office in the World transacting Life Assurance business only.

Financial Strength Unsurpassed.  
**TOTAL ASSETS, over \$25,000,000**  
Large Bonuses and Low Rates of Premium

**A. McDOUGALD,**  
Manager for Canada, Montreal.



**Standard Life Assurance Co.** of Edinburgh.  
Established 1825.  
Head Office for Canada, MONTREAL.

Invested Funds ..... \$ 57,254,046  
Investments, Canadian Branch.... 17,000,000  
Revenue..... 7,271,407  
Deposited with Canadian Govt.. 6,975,998

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CHARLES HUNTER, Chief Agent Ontario

ESTABLISHED A.D. 1720

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Assets - - \$7,800,000  
Net Surplus - \$650,000

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The Directors' Report for 1906 shows large increases during the year

**IN CASH INCOME**  
**IN LEGAL RESERVES**  
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**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.

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For Agencies in Western Ontario, apply to **W. J. PECK, Manager, 17 Toronto St., Toronto.**

**NORTH BRITISH & MERCANTILE INSURANCE COMPANY.**

Total Assets..... \$7,500,000  
Canadian investments ..... \$4,000,000  
Greatly in excess of any other fire company in Canada  
Losses paid since organization, over \$15,000,000  
Mgr. and Chief Ag't in Canada—**RANDALL DAVENPORT**

Resident Agents, Toronto Branch  
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**WOOD & KIRKPATRICK, Agents**  
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