



1905  
ANOTHER SUCCESSFUL YEAR FOR THE  
**NORTHERN LIFE**

Insurance written .....	\$1,383,385.00	7 per cent.
" in force.....	4,713,554.00	14 "
Premium income .....	151,440.51	16 "
Interest income.....	23,278.21	9 "
Total Assets .....	588,344.73	21 "
Total Government reserve as security for policy holders	394,269.91	27 "

To agents who can produce business good contracts will be given

**JOHN MILNE, Managing Director, London, Ontario**

THE  
**Royal-Victoria Life**  
INSURANCE COMPANY.

HAS ON DEPOSIT  
:: :: **\$267,000.00** :: ::

with Dominion Government as security for Policy-holders.

New Business in 1905 increased **37 p.c.** over previous year.

:: :: Expenses **5 p. c.** less on income :: ::

Accumulated Assets:	Insurance Outstanding:
<b>\$1,300,000.00</b>	<b>\$1,700,000.00</b>

**DAVID BURKE, A.I.A., F.S.S.**

General Manager

**MONTREAL**

THE  
**Keystone Fire Insurance Co.**

OF SAINT JOHN, N.B.

INCORPORATED A.D. 1889.

CAPITAL, \$200,000

Home Office

Princess Street, Saint John N.B.

DIRECTORS.

HON. JOHN V. ELLIS, President.	ALFRED MARKHAM, Vice-President.
HON. GEO. A. COX, (President Western Ass'ce Co.)	J. J. KENNY, (Vice-President Western Ass'ce Co.)
ALEXANDER F. BARNHILL, R. WALKER, W. FRINK, A. GORDON LEAVITT, Secretary	FREDERICK J. G. KNOWLTON

**The Accident & Guarantee Company of Canada**

HEAD OFFICE: 164 St. James' Street, Montreal

Capital Authorized, - \$1,000,000.00  
Capital Subscribed, - 250,000.00

TRANSACTS:

**PERSONAL ACCIDENT, SICKNESS and WORKMEN'S COLLECTIVE INSURANCE.**

Applications for Agencies Solicited.

F. J. STARK, General Manager.

**Bondsmen Superseded by American Surety Co., of New York.**  
**CAPITAL AND SURPLUS, \$4,800,000.**

STEWART & MUSEN, Montreal.  
CHAS. W. WALCOT, Quebec.

R. H. HAYCOCK & SON, LTD., Ottawa.  
W. H. HALL, General Agent Toronto.

**The Equity Fire Insurance Co**  
TORONTO, CANADA.

WM. GREENWOOD BROWN, General Manager

—GENERAL AGENTS—

CARSON BROS., Montreal.	Faulkner & Co., Halifax, N.S.
Brown Clarke Agency, Winnipeg.	W. S. Holland, Vancouver.
Young & Lorrain, Sydney, C.B.	Geo. A. Lavis, Calgary.
W. R. Rogers & Co., Charlottetown, P.E.I.	Edwin K. McKay, St. John, N. B.

**THE RELIANCE**  
LOAN AND SAVINGS COMPANY

... OF ONTARIO

84 KING ST. EAST, TORONTO.

President, Hon. JOHN DRYDEN.  
Vice-President, JAMES GUNN, Esq.

Manager J. BLACKLOCK  
Secretary, W. N. DOLLAR

DEPOSITS.

3½ interest per annum allowed on deposits of one dollar and upwards. Money can be deposited by mail.

DEBENTURES issued in amounts of \$100 and upwards for a period of from 1 to 10 years with interest at 4 per cent. per annum payable half yearly

Permanent Capital (fully paid)	\$617,050.00
Security for Debenture holders and Depositors -	\$1,074,353.47

**NATIONAL TRUST CO. LIMITED.**

Capital Paid Up \$1,000,000 - Reserve \$400,000

MONTREAL BOARD OF DIRECTORS:

JAS. CRATHERN, Esq., Director The Canadian Bank of Commerce  
H. S. HOLT, Esq., President The Montreal Light Heat & Power Co.  
H. MARKLAND MOLSON, Esq., Director The Molsons Bank.

ACTS AS

Executor, Administrator and Trustee, Liquidator and Assignee for the benefit of creditors, Trustee for bond issues of Corporations and Companies.

Receives funds in Trust, allowing 4 per cent. per annum, payable half-yearly, upon amounts of \$500.00 and upwards, lodged with the Company from one to five years.

Members of the Legal and Notarial professions bringing any business to this Company are always retained in the professional care thereof

**A. C. ROSS, Manager.**

Offices and Safety Deposit Vaults 153 St. James St. Montreal