

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:
Crown Life Building, Toronto, Can.
Most Liberal Policy in the Market. Good Territory available to Reliable Representatives.
COL. THE HON. D. TISDALE, P. C., M.P., President.
WILLIAM WALLACE, General Manager.
A. H. SELWYN MARKS, Secretary.



North American Life Assurance Co.
Assets - \$7,800,000
Net Surplus - \$650,000
JOHN L. BLAIKIE, President.
L. GOLDMAN, A.I.A., F.C.A.,
Managing Director.
Correspondence is invited with reference to agency openings.
Address:
T. G. McCONKEY,
Supt. of Agencies.
Home Office - TORONTO

Insurance Company of North America
Incorporated 1794 Founded 1792
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
ROBERT HAMPSON & SON, Montreal,
General Agents for Canada.

THE LONDON ASSURANCE
ESTABLISHED A.D. 1720
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.

THE ROYAL-VICTORIA LIFE INSURANCE CO.
The Directors' Report for 1906 shows large increases during the year
IN CASH INCOME
IN LEGAL RESERVES
IN INVESTED ASSETS
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.
APPLY FOR AGENCIES TO
DAVID BURKE, A.I.A., F.S.S.
GENERAL MANAGER, MONTREAL.



STANDARD LIFE
Assurance Company of Edinburgh.
Established 1825.
Head Office for Canada, MONTREAL, Que.
Invested Funds.....\$ 57,254,046
Investments, Canadian Branch. 17,000,000
Revenue 7,271,407
Deposited with Canadian Govt., 6,975,998
Apply for full particulars.
D. M. McGOUN, MANAGER
CHARLES HUNTER, Chief Agent Ont.

A PLEASANT PERMANENT PROFITABLE
connection offered in choice districts to reliable producers of new business by
THE NORTHERN LIFE
HEAD OFFICE, LONDON, ONT
Write for information.

SUN FIRE
INSURANCE OFFICE
Founded A.D. 1710.
Head Office, Threadneedle St. London, Eng.
THE OLDEST INSURANCE COMPANY IN THE WORLD.
Canadian Branch—15 Wellington St. E., Toronto, Ont.
H. M. BLACKBURN, - Manager
J. A. STEWART - Ontario Inspector
TORONTO AGENTS:
HIGINBOTHAM & LYON, Telephone M. 488.
IRISH & MAULSON, Telephones M. 6966 & 6967
Agents Wanted in all Unrepresented Districts.

CLEAR REASONABLE POLICIES. CONTRACTS.
Always a place for Faithful Workers.
Union Mutual Life Insurance Co.
PORTLAND - MAINE.
FRED E. RICHARDS, President. HENRY E. MORIN, Chief Agent for Canada.
For Agencies in the Western Division, Province of Quebec and Eastern Ontario, apply to **WALTER J. JOSEPH, Manager, 151 St. James St., Montreal.**
For Agencies in Western Ontario, apply to **W. J. PECK, Mgr., 17 Toronto St., Toronto**

THE DOMINION LIFE ASSURANCE CO.
HEAD OFFICE, WATERLOO, ONT.
THOS. HILLIARD, Pres. & Man. Dir.
J. B. HALL, A. I. A., A. A. S., Secretary
P. H. ROOS, Treasurer
FRED HALSTEAD, Supt. of Agencies
ASSETS - \$1,238,938.00



NORTH BRITISH & MERCANTILE INSURANCE COMPANY.
Total Assets.....\$1,000,000.00
Canadian investments.....\$200,000.00
Greatly in excess of any other fire company in Canada
Losses paid since organization, over \$1,000,000.00
Mgr. and Chief Ag't in Canada—**RANDALL DAVISON**
Resident Agents, Toronto Branch
EVANS & GOOCH.

PHENIX
Insurance Company
Of Brooklyn, N.Y.
WOOD & KIRKPATRICK, Agents
TORONTO