

**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.  
**of North America,**  
1794. **PHILADELPHIA.**

Capital ..... \$ 3,000,000.00  
Assets, January 1st, 1906 ..... 13,024,882 85  
Net Surplus ..... 3,626,730.57  
Losses Paid since Organi-  
zation, over ..... \$125,000,000.00

ROBERT HAMPSON & SON, Montreal  
GENERAL AGENTS FOR CANADA.



**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 \$26,000,000**

Large Bonuses and Low Rates of Premium.

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

**Standard Life**

Established 1825. Assurance Co.  
Head Office for Canada, of Edinburgh.  
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. 1720  
**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.  
**The Oldest Insurance Co'y  
in the World.**

Canadian Branch—15 Wellington Street East.  
TORONTO, ONT.

**H. M. BLACKBURN,** Manager  
**J. A. STEWART,** Ontario Inspector

TORONTO AGENTS:  
HIGINBOTHAM & LYON, Telephone M. 488.  
IRISH & MAULSON, Telephone M. 178.

Agents Wanted in all Unrepresented  
Districts.

1905

Another Successful Year for the —

**NORTHERN LIFE**

		Gain
Insurance written ..	\$1,383,385.00	7%
" in force ..	4,710,554.00	14%
Premium income ..	151,440.51	16%
Interest income ..	23,278.21	9%
Total assets ..	588,344.73	21%
" Government reserve as se- curity for Pol- icy holders....	394,269.91	27%

To agents who can produce business good  
contracts will be given.

**JOHN MILNE,** Managing Director,  
LONDON, ONT.

**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 conser-  
vative 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 advan-  
tages of both.

Home Office - Toronto, Ont

Statement of  
Bonds and Debentures owned by  
**The Royal-Victoria  
Life Insurance Co.**

And Deposited with the Receiver General  
at Ottawa, in trust for the security of  
Policyholders.

Province of Nova Scotia Debentures, pay- able January 1st, 1915 .....	\$6,000.00
Province of Quebec 3% Inscribed Stock standing in the name of the Receiver General in trust, payable April 1st, 1917 ..	9,733.33
Province of Manitoba Debentures, payable November 1st, 1930 ..	60,000.00
Town of Maisonneuve Debentures, payable January 15th, 1940 ..	30,000.00
City of St. Henri Debentures, payable May 1st, 1951 ..	55,000.00
Canadian Northern Railway Debentures, guaranteed by the Province of Manitoba, payable June 30th, 1930 ..	24,820.00
City of Montreal Debentures, payable May 1st, 1951 ..	50,000.00
City of Ottawa Debentures, payable Sep- tember, 26th, 1928 ..	14,000.00
<b>Total .....</b>	<b>\$250,533.33</b>

The above securities have a cash market value of  
\$267,172.60  
**DAVID BURKE, A.I.A., F.S.S.,**  
Montreal, May 15th, 1906. General Manager.

**CONSERVATIVE  
PROGRESSIVE  
FAITHFUL**

Some of the cardinal aims of the Union Mu-  
tual management are—to be conservative in  
the choice of investments—to be progressive  
in the prosecution of the business—to be faith-  
ful to the interests of policyholders.

Agents of like inclination cordially  
welcomed.

**UNION MUTUAL Life Insurance  
Co.** 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. McCUAIG**  
27-29 Wellington St. East, Toronto