

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, F. 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,** 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

**ROBERT HAMPSON & SON, Montreal**  
GENERAL AGENTS FOR CANADA.

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

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 Ontario

**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 75 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.



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.

**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** 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:  
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IRISH & MAULSON, Telephones Main 6966 & 6967

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**CLEAR POLICIES. REASONABLE CONTRACTS.**  
Always a Place for Faithful Workers.

**Union Mutual Life Insurance Co.**  
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FRED E. RICHARDS, President.  
HENRI E. MORIN, Chief Agent for Canada.

For Agencies in the Western Division, Province of Quebec and Eastern Ontario, apply to **WALTER I. JOSEPH, Manager, 157 St. James St., Montreal.**

For Agencies in Western Ontario, apply to **W. J. PECK, Manager, 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..... \$70,000,000  
Canadian investments ..... \$20,000,000  
Greatly in excess of any other fire company in Canada

Losses paid since organization, over \$124,000,000.  
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