

**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,
PHILADELPHIA.
 Incorporated
 1794.

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.

CAPITAL & ASSETS EXCEED \$64,000,000 CLAIMS PAID EXCEED \$225,000,000

**THE LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY**
 FIRE-LIFE
 SECURITY UNEXCELLED
 CANADA BRANCH, HEAD OFFICE
 MONTREAL.
 J. GARDNER THOMPSON
 MANAGING DIRECTOR
 W. JACKSON
 DEPUTY MANAGER

HEAD OFFICE MONTREAL.

**THE MANITOBA
FIRE
INSURANCE COMPANY**
 GUARANTEED BY
 POLICIES
 THE LIVERPOOL & LONDON & GLOBE INSURANCE CO.
 SECURITY UNEXCELLED
 J. GARDNER THOMPSON
 MANAGING DIRECTOR
 W. JACKSON
 SECRETARY

**THE PELICAN and
BRITISH EMPIRE
LIFE OFFICE**

has a vacancy for the position of
Provincial Representative
 for Nova Scotia.

A. McDougald, Manager, 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
 OFFICE **FIRE**

Head Office, Threadneedle St., London, Eng.
 Transacts Fire Business only, and is the oldest purely
 Fire Office in the world. Surplus over Capital and all
 Liabilities exceeds **\$7,000,000.**
 Canadian Branch—15 Wellington Street East.
TORONTO, ONT.
H. M. BLACKBURN, Manager
J. A. STEWART, 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

Insurance written ..	\$1,383,385.00	Gain	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 Guar-
 antors 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.

**THE
ROYAL-VICTORIA
LIFE INSURANCE COMPANY**

has on deposit
\$267,000.00
 with Dominion Government as Se-
 curity for Policyholders.
 New Business in 1905 increased **37%**
 over previous year.
 Expenses **5%** less on Income
 Accumulated Assets:
\$1,300,000.00
 Insurance outstanding:
\$4,700,000.00
DAVID BURKE, A.I.A., F.S.S.
 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