

**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 7½ 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.



**LONDON & LANCASHIRE FIRE INSURANCE COMPANY**

**NORTH AMERICAN LIFE**

1907

Cash Income	\$1,815,097.69
Increase over 1906	46,553.00
Assets	8,735,876.08
Increase over 1906	96,811.63
Net Surplus	673,556.04
Increase over 1906	23,346.96
Payments to Policyholders	607,347.44
Insurance in Force	39,335,272.00

JOHN L. BLAIKIE, President.  
 L. GOLDMAN, A.I.A., F.C.A.,  
 Managing Director.  
**T. G. McCONKEY,**  
 Supt. of Agencies.

Home Office - TORONTO



**THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY**

FIRE-LIFE  
 SECURITY ABSOLUTE

CANADIAN BRANCH  
 HEAD OFFICE, MONTREAL

J. GARDNER THOMPSON, RES. MANAGER  
 W. JACKSON, DEP. MANAGER  
 J.W. SINNIE, ASST. GEN. SEC.

**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 BRITISH & MERCANTILE INSURANCE COMPANY**

Total Assets - \$81,770,554  
 Canadian Investments - 7,868,528  
 (Greatly in excess of other Fire Companies)  
 Manager for Canada - RANDALL DAVIDSON  
 Resident Agts. Toronto Branch, EVANS & GOOCH

**PHENIX**

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

**THE STANDARD LIFE**

Assurance Company of Edinburgh.  
 Established 1825

Head Office for Canada, MONTREAL, Que.

Invested Funds.....\$ 60,000,000  
 Investments, Canadian Branch. 17,000,000  
 Revenue ..... 7,500,000  
 Deposited with Canadian Govt., 6,709,866

Apply for full particulars.

D. M. McGOUN, - - - - MANAGER  
 CHARLES HUNTER, Chief Agent Ont.

**THE NORTHERN LIFE ASSURANCE CO. OF CANADA**



LONDON. ONTARIO.

1907

THE BEST YEAR IN OUR HISTORY  
 Our Policy of steady increases is vindicating itself by solid progress in every department.  
 Splendid Contracts to good reliable producers.

Write for particulars to the  
 HEAD OFFICE, LONDON  
 Thos. H. Purdom, Pres. John Milne, Man., Dir.

**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  
 E. McKAY - Ontario Inspector

TORONTO AGENTS:  
 HIGINBOTHAM & LYON, Telephone M. 488,  
 IRISH & MAULSON, Telephones M. 6966 & 6967

Agents Wanted in all Unrepresented Districts.

**EARNEST WORKERS** Men Who Can  
 wanted in meet the first require-  
**GOOD TERRITORY** ment will find the other  
 to sell two promptly supplied  
**PLAIN POLICIES** by the Union Mutual.

Policies recently changed to comply with revised laws

**Union Mutual Life Insurance Co.**

PORTLAND - MAINE.  
 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 L. JOSEPH, Manager, 151 St. James St., Montreal.  
 For Agencies in Western Ontario, apply to W. J. PECK, Mngr., 17 Toronto St., Toronto.

**Insurance Company of North America**

Incorporated 1794 Founded 1792

**PHILADELPHIA**

Capital ..... \$ 3,000,000.00  
 Assets, January 1st, 1906 ..... 13,824,582.55  
 Net Surplus ..... 3,626,730.57

Losses Paid Since Organization, over \$125,000,000.00

ROBERT HAMPSON & SON, Montreal,  
 General Agents for Canada.



**THE MANITOBA ASSURANCE COMPANY**

POLICIES GUARANTEED BY  
 FIRE  
 SECURITY UNEXCELLED  
 HEAD OFFICE MONTREAL.

E. S. CLOUSTON, PRES.  
 J. GARDNER THOMPSON, MAN. DIR.  
 W. JACKSON, SECRETARY.  
 J.W. SINNIE, ASST. SEC.

**THE DOMINION LIFE ASSURANCE COMPANY,**

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

SURPLUS - - - \$ 230,073.32  
 ASSETS - - - \$1,409,111.76