

**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.



**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 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.**

**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. 438.  
 IRISH & MAULSON, Telephones M. 6966 & 6967

**Agents Wanted in all Unrepresented Districts.**



**NORTH AMERICAN LIFE ASSURANCE COMPANY**

President: **JOHN L. BLAIKIE**  
 Man. Dir.: **L. GOLDMAN, A.I.A. F.C.A.**

**STRENGTH and STABILITY** are the characteristic features that mark the progress of the Company.

Its unexcelled financial position is such as commends it to those desiring insurance.

All approved forms of Policies issued.

**Liberal Provisions - Unexcelled Security**

For information respecting Agency openings, write to

**T. G. McCONKEY,**  
 Supt. of Agencies.

Home Office - **TORONTO**



Total Assets - - - - - \$81,770,554  
 Canadian Investments - - - - - 7,808,232  
 (Greatly in excess of other Fire Companies)  
 Manager for Canada - **RANDALL DAVIDSON**  
 Resident Agts. Toronto Branch, **EVANS & GOOCH**

**EARNST WORKERS** Men Who Can meet the first requirement will find the other two promptly supplied by the Union Mutual.

GOOD TERRITORY wanted in

PLAIN POLICIES to sell

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 I. 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 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**

**PHENIX...**

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

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



HEAD OFFICE **LONDON, ONTARIO.**

First Seven Months of 1908 show a Steady Increase over same period of 1907.

Investments Increased Over \$100,000.00 - 15 per cent.

Interest Earnings Increased \$5,000.00 - 20 per cent.

Similar Increases in Other Department.

Splendid Contracts to Good Producers.

**T. H. PURDOM, Pres,** **JOHN MILNE, Man. Dir**

**Insurance Company of North America**

Incorporated 1794 Founded 1792

**PHILADELPHIA**

Capital ..... \$ 3,000,000.00  
 Assets, January 1st, 1908 ..... 11,290,121.11  
 Net Surplus ..... 1,089,957.57

**Losses Paid Since Organization, over \$135,000,000.00**

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