

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.  
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WILLIAM WALLACE, General Manager.  
A. H. SELWYN MARKS, Secretary.



**LONDON & LANCASHIRE FIRE**  
INSURANCE COMPANY

**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,**  
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Home Office - TORONTO

**Insurance Company of North America**  
Incorporated 1794      Founded 1794  
**PHILADELPHIA**  
Capital ..... \$ 3,000,000.00  
Assets, January 1st, 1906 ..... 13,024,882.85.  
Net Surplus ..... 3,626,738.57  
Losses Paid Since Organization, over \$125,000,000.00  
ROBERT HAMPSON & SON, Montreal, General Agents for Canada.

**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 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 7 1/2 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 LIVERPOOL & LONDON & GLOBE FIRE-LIFE INSURANCE COMPANY**  
SECURITY ABSOLUTE  
CANADIAN BRANCH  
HEAD OFFICE, MONTREAL  
J. GARDNER THOMPSON, MAN. DIR.  
W. JACKSON, SEC. TRES.  
J.W. BINNIE, ASST. SEC.

**STANDARD LIFE**  
Assurance Company of Edinburgh.  
Established 1825.  
Head Office for Canada, MONTREAL, Que.  
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 Ont.

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Write for information.

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INSURANCE OFFICE  
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For Agencies in the Western Division, Province of Quebec and Eastern Ontario, apply to WALTER J. JOSEPH, Manager, 151 St. James St., Montreal.  
For Agencies in Western Ontario, apply to W. J. PECK, Mngr., 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



**THE MANITOBA FIRE ASSURANCE COMPANY**  
POLICIES GUARANTEED BY THE LIVERPOOL & LONDON & GLOBE INSURANCE CO.  
SECURITY UNEXCELLED  
HEAD OFFICE MONTREAL.  
E.S. CLOUSTON, PRES.  
J.GARDNER THOMPSON, MAN. DIR.  
W. JACKSON, SECRETARY.  
J.W. BINNIE, ASST. SEC.

**NORTH BRITISH & MERCANTILE INSURANCE COMPANY.**  
Total Assets.....\$7,000,000.00  
Canadian investments ..... 2,500,000.00  
Greatly in excess of any other fire company in Canada  
Losses paid since organization, over \$24,000,000  
Mgr. and Chief Ag't in Canada—RANDALL DAVIDSON  
Resident Agents, Toronto Branch  
EVANS & GOOCH.

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