

**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.

**NORTH AMERICAN LIFE  
ASSURANCE COMPANY**

President: **JOHN L. BLAIKIE**  
Man. Dir.: **L. GOLDMAN, A.I.A. F.G.A.**  
Secretary: **W. B. TAYLOR, B.A., LL.B.**

1908  
Cash Income - - - - \$1,897,078  
Assets - - - - - 9,590,638  
Net Surplus - - - - 876,214  
Insurance in Force - - 40,340,091

For Applications for Agencies in Unrepresented Districts, address

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

Home Office - **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.**



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**

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

**THE  
NORTHERN LIFE ASSURANCE CO.**

**REPORT FOR 1908 SHOWS**  
Premium and Interest Income - - \$234,275.60  
Being an Increase of - - - - 20,778.43  
Total Assets - - - - - 1,018,288.99  
Being an Increase of - - - - 128,831.03  
Government Reserve for security of Policy Holders - - - - 699,678.83  
Being an increase of - - - - 111,459.20  
Surplus for security of Policy Holders - - - - 714,671.66  
Adding unpaid Subscribed Stock - - 613,382.67  
Total Security for Policy Holders - 1,328,054.33  
Insurance in Force - - - - - 6,086,871.00  
Good Openings For Reliable Producing Agents.  
**W. M. GOVENLOCK, SECRETARY.**  
**JOHN MILNE, MANAGING DIRECTOR.**  
HEAD OFFICE: **LONDON ONTARIO.**

**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 I. JOSEPH, Manager, 151 St. James St., Montreal.**  
For Agencies in Western Ontario, apply to **W. J. PECK, Mgr., 17 Toronto St., Toronto.**

**Insurance Company of  
North America**

Incorporated 1794 Founded 1792  
**PHILADELPHIA**  
Capital ..... \$ 3,000,000.00  
Assets, January 1st, 1909 ..... 12,014,062.63  
Net Surplus ..... 1,750,905.66  
Losses Paid Since Organization, over \$140,000,000.00  
**ROBERT HAMPSON & SON, Montreal,**  
General Agents for Canada.



**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