

**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.  
Incorporated 1794. **of North America,**  
**PHILADELPHIA.**

Capital ..... \$ 3,000,000.00  
Assets, January 1st, 1906 ..... 13,024,882 85  
Net Surplus ..... 3,026,730.57

Losses Paid since Organization, 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**  
FIRE-LIFE SECURITY UNEXCELLED  
CANADA BRANCH HEAD OFFICE MONTREAL  
J. LEARDNER THOMPSON MANAGING DIRECTOR W. JACKSON DEPUTY MANAGER

HEAD OFFICE MONTREAL.

**THE MANITOBA ASSURANCE COMPANY.**  
POLICIES GUARANTEED BY THE LIVERPOOL & LONDON & GLOBE INSURANCE CO.  
FIRE SECURITY UNEXCELLED  
J. LEARDNER 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. of Edinburgh.**  
Head Office for Canada, **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 FIRE**  
OFFICE

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 security for Policy 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 conservative management as the Guarantors 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 advantages of both.

Home Office - **Toronto, Ont.**

**THE ROYAL-VICTORIA LIFE INSURANCE COMPANY**

has on deposit  
**\$267,000.00**  
with Dominion Government as Security 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 Mutual management are—to be conservative in the choice of investments—to be progressive in the prosecution of the business—to be faithful 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