

**The Crown Life Insurance Company**  
Head Office: Toronto, Canada.

**Offers These Advantages to Insurers:**  
Lower Premium Rates than those charged by most other Companies.  
Policies Indisputable from Date of Issue.  
Loan Values Guaranteed after Two Years.  
Cash Surrender and Paid-up Values Guaranteed after Three Years.  
No Restrictions as to Residence, Travel or Occupation.  
Policies Reinstatable at any time after lapse.  
COL. THE HON. D. TISDALE, P. C., K.C.,  
M. P., President.  
CHARLES HUGHES, A. A. S., Managing Director and Actuary.  
A. H. SELWYN MARKS, Secy. and Treasurer.  
WILLIAM WALLACE, Supt. of Agencies.



**Insurance Company of North America,**  
Incorporated 1794. **PHILADELPHIA.**  
Founded 1792.

Capital ..... \$ 3,000,000.00  
Assets, January 1st, 1906 ..... 18,024,882.85  
Net Surplus ..... 3,626,730.57  
Losses Paid since Organization, over ..... \$115,000,000.00  
**ROBERT HAMPSON & SON, Montreal**  
GENERAL AGENTS FOR CANADA.



Another Progressive Year  
**THE NORTHERN LIFE**

Shows Splendid Results for 1906  
SUCCESS BRINGS SUCCESS  
Insurance in Force \$3,088,075.00 7%  
Cash Income 188,949.82 8%  
Total Assets 748,111.88 27%  
Government Reserve 488,287.82 24%  
Surplus Security for Policyholders 257,854.51 34%  
Expenses decreased by 30%  
Interest Income paid all death claims.  
87% of Assets are interest bearing.  
Financial Gain during year, \$53,068.66.  
Surplus over all liabilities including Capital Stock, \$31,142.01.

**PELICAN and BRITISH EMPIRE LIFE OFFICE.**  
Founded in 1777.

The Oldest Proprietary Office in the World transacting Life Assurance business only.  
Financial Strength Unsurpassed.  
**TOTAL ASSETS, over \$26,000,000**  
Large Bonuses and Low Rates of Premium.  
**A. McQUIGAL,**  
Manager for Canada, Montreal.

**Standard Life Assurance Co.**  
Established 1885. of Edinburgh.

Head Office for Canada, MONTREAL.  
Invested Funds ..... \$ 55,401,612  
Investments, Canadian Branch ..... 17,000,000  
Revenue ..... 7,128,581  
Insurance in Force ..... 140,647,470  
Deposited with Canadian Govt. 6,691,221  
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 FIRE INSURANCE OFFICE**  
Founded A.D. 1710

Head Office, Threadneedle St., London, Eng.  
The Oldest Insurance Co'y in the World.  
Canadian Branch—15 Wellington Street East, TORONTO, ONT.  
**H. M. BLACKBURN,** ..... Manager  
**J. A. STEWART,** ..... Ontario Inspector  
TORONTO AGENTS:  
HIGINBOTHAM & LYON, Telephone M. 488.  
IRISH & MAULSON, Telephones Main 6966 & 6967  
Agents Wanted in all Unrepresented Districts.



**The Uncertainty**

of existence is matched only by the certainty of life insurance. The one suggests the other as the best means of securing to the family a guaranteed provision for the necessities of life.

The unexcelled financial position of the

**North American Life**

suggests where the insurance should be placed.

Home Office - Toronto, Ont.

Statement of Bonds and Debentures owned by  
**The Royal-Victoria Life Insurance Co.**

And Deposited with the Receiver General at Ottawa, in trust for the security of Policyholders.

Province of Nova Scotia Debentures, payable January 1st, 1915	\$6,000.00
Province of Quebec 3% Inscribed Stock standing in the name of the Receiver General in trust, payable April 1st, 1917	9,730.41
Province of Manitoba Debentures, payable November 1st, 1915	60,000.00
Town of Maisonneuve Debentures, payable January 1st, 1916	30,000.00
City of St. Henri Debentures, payable May 1st, 1915	55,000.00
Canadian Northern Railway Debentures, guaranteed by the Province of Manitoba, payable June 30th, 1915	24,800.00
City of Montreal Debentures, payable May 1st, 1914	30,000.00
City of Ottawa Debentures, payable September, 26th, 1918	11,000.00
<b>Total</b>	<b>\$267,172.60</b>

The above securities have a cash market value of \$267,172.60  
**DAVID BURKE, A.I.A., F.S.**  
Montreal, May 15th, 1906. General Manager.

**GLEAR REASONABLE POLICIES. CONTRACTS.**

Always a Place for Faithful Workers.

**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, Manager, 17 Toronto St., Toronto.**

**NORTH BRITISH & MERCANTILE INSURANCE COMPANY.**

Total Assets ..... \$70,529,646.00  
Canadian investments ..... 8,260,748.00  
Greatly in excess of any other fire company in Canada.  
Losses paid since organization, over \$12,000,000.  
Mgr. and Chief As't in Canada—**RANDALL DAVIDSON.**  
Resident Agents, Toronto Branch, **EVANS & GOOCH**  
Western Inspector, ..... **J. M. BASCOM**

**PHENIX....**

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

**The**

Vol. 40—No. 33.

**AMERICAN NOTE**

BUSINESS ENGRAVERS

BANK NOTES  
SHARE CERTIFICATES  
DRAFTS, CHECKS  
CREDIT, ETC.  
TIONS AND

Special Safeguards  
Fire

HEAD OFFICE  
OTTAWA, 22

HALIFAX  
MONTREAL  
TORONTO  
WINNIPEG

AUTHORIZED  
SUBSCRIBERS  
Full Deposit with  
Reserve required  
Only Canadian Company

**OTTAWA FIRE**

**INSURANCE**

**CHARLES MAGEE,**  
President

**W. S. ODELL,**  
and Vice-President

Head Office,

Vancouver.  
Calgary.  
Regina.