

**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. 488, 1  
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.**

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**



**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	693,678.83
Being an increase of	111,459.26
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.

**Insurance Company of  
North America**

Incorporated 1794 **Philadelphia** Founded 1792

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.



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**

**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, Mngr., 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 - - - \$ 268,500.57**

**ASSETS - - - \$1,620,361.68**