

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 13,024,882.85
Net Surplus 3,626,730.57
Losses Paid since Organization, over \$125,000,000.00
ROBERT HAMPSON & SON, Montreal
GENERAL AGENTS FOR CANADA.

CAPITAL & ASSETS EXCEEDED \$4,000,000
CLAIMS PAID EXCEEDED \$225,000,000

THE LIVERPOOL & LONDON & GLOBE
FIRE-LIFE SECURITY UNEXCELLED
INSURANCE COMPANY
CANADA BRANCH HEAD OFFICE
MONTREAL

HEAD OFFICE MONTREAL

THE MANITOBA ASSURANCE COMPANY
GUARANTEED BY THE LIVERPOOL & LONDON & GLOBE INSURANCE CO.
FIRE POLICIES
SECURITY UNEXCELLED

PELICAN and BRITISH EMPIRE LIFE OFFICE.

Founded in 1797.
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. McDOUGALD,
Manager for Canada, Montreal.

Standard Life

Established 1825. Assurance Co. 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 Founded A.D. 1710
INSURANCE FIRE
OFFICE

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.

1905
Another Successful Year for the

NORTHERN LIFE		
Insurance written..	\$1,383,385.00	7%
" in force..	4,710,554.00	14%
Premium income ..	151,440.51	16%
Interest income....	23,278.21	9%
Total assets	588,944.73	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.

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 - 9,722.32
Province of Manitoba Debentures, payable November 1st, 1930..... 60,000.00
Town of Maisonneuve Debentures, payable January 15th, 1940.....30,000.00
City of St. Henri Debentures, payable May 1st, 1951..... 55,000.00
Canadian Northern Railway Debentures, guaranteed by the Province of Manitoba, payable June 30th, 1930..... 14,800.00
City of Montreal Debentures, payable May 1st, 1944..... 50,000.00
City of Ottawa Debentures, payable September, 26th, 1928..... 12,000.00
Total.....\$280,822.32
The above securities have a cash market value of \$267,172.60
DAVID BURKE, A.I.A., P.S.
Montreal, May 15th, 1906. 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 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

THE

AME NOT

ENGR

BANK SHARE DRAFT CREDITS

Special

OTTAWA

HALIFAX MONTREAL TORONTO WINNIPEG

Full De Reserve re Only Can

OT

INSUR

CHARLES MAC W. S. ODELL 2nd Vice

Head Offi

Vancouver, Calgary, Regina.