

**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.  
IRISH & MAULSON, Telephones M. 6966 & 6967  
Agents Wanted in all Unrepresented Districts.



**NORTH AMERICAN LIFE**

1907

Cash Income	\$1,815,097.69
Increase over 1906	68,883.69
Assets	8,735,876.08
Increase over 1906	936,811.68
Net Surplus	673,556.04
Increase over 1906	23,346.96
Payments to Policyholders	607,347.44
Insurance in Force	39,335,272.00

JOHN L. BLAIKIE, President.  
L. GOLDMAN, A.I.A., F.C.A.,  
Managing Director.  
**T. G. McCONKEY,**  
Supt. of Agencies.  
Home Office - TORONTO



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

**THE NORTHERN LIFE ASSURANCE COMPANY**

1908  
**THE BEST YEAR IN OUR HISTORY**  
Our Policy of steady increases is indicating itself by solid progress in every department. Splendid contracts to good reliable producers. Write for particulars to  
**Head Office, London, Ont.**  
JOHN MILNE, Esq.  
Managing Director.

**Insurance Company of North America**  
Incorporated 1794 Founded 1792  
**PHILADELPHIA**  
Capital ..... \$ 3,000,000.00  
Assets, January 1st, 1906 ..... 13,824,883.85  
Net Surplus ..... 2,626,734.57  
Losses Paid Since Organization, over \$125,000,000.00  
ROBERT HAMPSON & SON, Montreal,  
General Agents for Canada.



**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.

**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