

**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.



**LONDON & LANCASHIRE FIRE INSURANCE COMPANY**

**North American Life Assurance Co.**

Assets - - \$7,800,000  
 Net Surplus - \$650,000

JOHN L. BLAIKIE, President.  
 L. GOLDMAN, A.I.A., F.C.A.,  
 Managing Director.

Correspondence is invited with reference to agency openings.

Address:  
**T. G. McCONKEY,**  
 Supt. of Agencies.

Home Office - TORONTO



**THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY**

**FIRE-LIFE SECURITY ABSOLUTE**

CANADIAN BRANCH  
 HEAD OFFICE - MONTREAL

J. GARDNER THOMPSON, MGR. MANAGER  
 W. JACKSON, DEPT. MANAGER  
 J. W. BINNIE, ASST. DEPT. MGR.

**THE LONDON ASSURANCE**

ESTABLISHED A.D. 1790  
 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 NORTH BRITISH & MERCANTILE INSURANCE COMPANY**

Total Assets - - - - - \$81,770,554  
 Canadian Investments - - - - - 7,808,259  
 (Greatly in excess of other Fire Companies)  
 Manager for Canada - RANDALL DAVIDSON  
 Resident Agts. Toronto: Branch, EVANS & GOOCH

**PHENIX... Insurance Company of Brooklyn, N.Y.**

WOOD & KIRKPATRICK, Agents  
 TORONTO

**STANDARD LIFE Assurance Company of Edinburgh.**

Established 1825

Head Office for Canada, MONTREAL, Que.

Invested Funds.....\$ 57,254,046  
 Investments, Canadian Branch. 17,000,000  
 Revenue ..... 7,271,407  
 Deposited with Canadian Govt., 6,975,998

Apply for full particulars.

D. M. MCGOUN, - - - - - MANAGER  
 CHARLES HUNTER, Chief Agent Ont.

**A PLEASANT PERMANENT PROFITABLE connection offered in choice districts to reliable producers of new business by**

**THE NORTHERN LIFE**  
 HEAD OFFICE, LONDON, ONT  
 Write for information.

**SUN FIRE INSURANCE OFFICE**  
 Founded A.D. 1716.

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**  
 J. A. STEWART - Ontario Inspector

TORONTO AGENTS:  
 HIGINBOTHAM & LYON, Telephone M. 488.  
 IRISH & MAULSON, Telephones M. 6966 & 6967.

Agents Wanted in all Unrepresented Districts.

**CLEAR REASONABLE POLICIES. CONTRACTS.**

Always a place for Faithful Workers.

**Union Mutual Life Insurance Co.**

PORTLAND - MAINE.

FRED E. RICHARDS, President. HENRY E. MORIN, Chief Agent for Canada.

For Agencies in the Western Division, Province of Quebec and Eastern Ontario, apply to WALTER J. JOSEPH, Manager, 151 St. James St., Montreal.

For Agencies in Western Ontario, apply to W. J. PECK, Mgr., 17 Toronto St., Toronto

**Insurance Company of North America**

Incorporated 1794      Founded 1792

**PHILADELPHIA**

Capital ..... \$ 3,000,000.00  
 Assets, January 1st, 1906 ..... 13,024,982.85  
 Net Surplus ..... 3,626,730.57

Losses Paid Since Organization, over \$125,000,000.00

ROBERT HAMPSON & SON, Montreal - General Agents for Canada.



**THE MANITOBA FIRE ASSURANCE COMPANY**

**POLICIES GUARANTEED BY**

**SECURITY UNEXCELLED**

HEAD OFFICE MONTREAL.

E. S. CLOUSTON, PRES.  
 J. GARDNER THOMPSON, MGR. MANAGER.  
 W. JACKSON, SECRETARY.  
 J. W. BINNIE, ASST. SEC.

**THE DOMINION LIFE ASSURANCE CO.**

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

ASSETS - \$1,238,938.00