

Low Premium Rates.  
Policies indisputable from date of Issue.  
Loan Value Guaranteed after two years.  
Cash Surrender and Paid-up Values Guaranteed after Three Years.  
No Restrictions as to Residence, Travel or Occupation.

**These are some of the advantages of insuring in**

**The Crown Life Insurance Company**  
Head Office:  
Crown Life Building, Toronto, Can.  
Most Liberal Policy in the Market. Good Territory available to Reliable Representatives.  
COL. THE HON. D. TISDALE, P. C. M.P., President.  
WILLIAM WALLACE, General Manager.  
A. H. SELWYN MARKS, Secretary.



**THE North American Life Assurance Co.**

1906

Income	\$1,746,544.00
An increase over 1905 of \$86,480.00	
Assets	\$7,799,064.00
An increase over 1905 of \$831,090.00	
Net Surplus	\$ 650,209.00
An increase over 1905 of \$80,109.00	

The large increase in these important items shows that the unexcelled financial position of the Company has been maintained during the year.

Correspondence invited regarding Agencies in unrepresented Districts.

Home Office - Toronto, Ont.

**Insurance Company of North America, PHILADELPHIA.**

Founded 1782.  
Incorporated 1784.

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

**Standard Life Assurance Co.**

Established 1825.  
Head Office for Canada, MONTREAL.  
Assurance Co. of Edinburgh.

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 Ontario



**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.

**SUN FIRE**

Founded A.D. 1710  
INSURANCE 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.



**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 7 1/2 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.

**CLEAR POLICIES. REASONABLE 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 \$7,500,000.00  
Canadian investments \$2,000,000.00  
Greatly in excess of any other fire company in Canada.  
Losses paid since organization, over \$1,500,000.00.  
Mgr. and Chief Ag't in Canada—RANDALL DAVIDSON.

Resident Agents, Toronto Branch, EVANS & GOOCH.

**PHENIX Insurance Company**

Of Brooklyn, N. Y.  
WOOD & KIRKPATRICK, Agents  
TORONTO

**THE NORTHERN LIFE**

Another Progressive Year  
Shows Splendid Results for 1906  
SUCCESS BRINGS SUCCESS

Insurance in Force	\$5,088,075.00	Increase	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 3%.  
Interest Income paid all death claims.  
87% of Assets are interest bearing.  
Financial Gain during year, \$63,068.66.  
Surplus over all liabilities including Capital Stock, \$31,142.01.

**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.

Contents on Page 337.

**The M**

Trade Rev

Vol. 41—No. 9. Toronto, Mon

**AMERICAN B NOTE COMP**

BUSINESS FOUNDED I

**ENGRAVERS AND PR**

BANK NOTES, POSTAGE S  
SHARE CERTIFICATES, I  
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CREDIT, ETC., FOR CO  
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Special Safeguards against Coun  
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- HALIFAX - 177 HOLL
  - MONTREAL - 171 ST. JAME
  - TORONTO - 2 TORONT
  - WINNIPEG - 354 MAI

AUTHORIZED CAPITAL, ::

Full Government Deposit. Government Reser

**OTTAWA INSURANCE COM**

C. E. CORBOLD, Manager.

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Corner of Queen and  
Metcalf Streets,  
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Vancouver,  
St. John, N.  
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