

Hartford Fire Insurance Co.

HARTFORD, CONN.

ESTABLISHED - - 1794.

CASH ASSETS. - - - \$18,061,926.87
 Surplus to Policy-Holders - 6,400,696.48

GEO. L. CHASE, President.

CHAS. F. CHASE, Vice-President. P. C. ROYCE, Secretary.
 R. M. BISSELL, Vice-President. THOS. TURNBULL, Asst. Secretary
 H. A. FROMINGS, Montreal Manager,
 90 St. Francois Xavier St.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA

ESTABLISHED 1859

Losses paid to date - - - - \$4,000,000 00
 Assets, 31st Dec., 1904 - - - - \$755,707 30

HON. JOHN DRYDEN,
President.GEO. GILLIES
Vice-President.D. WEISMILLER,
Secy. and Managing Director.LAUCHLIN LEITCH
Superintendent

J. KILLER, Inspector.

H. BLANCHFORD, General Agent for Quebec, 180 St. James St., Montreal

AN IDEAL POLICY OF LIFE INSURANCE.

The 20-Year Premium Endowment Plan ISSUED BY THE

ROYAL-VICTORIA LIFE

INSURANCE COMPANY.

HEAD OFFICE, - MONTREAL;

This Policy is a model of simplicity. The Endowment feature is the return of the actual premiums received by the Company. The insured has life insurance for the interest on his premiums and his full premiums returned, if living.

THERE ARE NO ESTIMATES. EVERYTHING IS GUARANTEED.

This is permanent life insurance. There is no assessment insurance as cheap. It is the policy the people want.
 In introducing this plan, the Royal-Victoria Life Insurance Company has embodied in one policy the best features of the most popular plans of insurance that have received public approval in the last few years.

The adoption of the 20-Year Premium Endowment Plan is due to a careful observation of the requirements of insurers to have combined in one form of policy. Whole Life Insurance, Term Insurance and Endowment Insurance, at the option of the insured.

This Policy is the embodiment of full value for the premiums paid, as shown in the Guaranteed Interval Values in the Policy, should the premiums not be continued during the 20 full years; or the Guaranteed Options; should the premiums be continued to the end of 20 years.

DAVID BURKE, A. I. A., F. S. S., General Manager

THE NORTHERN LIFE

Assurance Company

Closed the half year showing over 25 p.c. more insurance issued than the same period last year.

Its Policies just meet the wants of the people and are easily sold

A few good producing agents can secure liberal contracts in desirable territory

HEAD OFFICE - LONDON, Ont.

JOHN MILNE, Managing Director.

ANGLO-AMERICAN

FIRE INSURANCE COMPANY

Head Office - - McKinnon Building, TORONTO

AUTHORIZED CAPITAL, \$1,000,000
 SUBSCRIBED CAPITAL, \$480,100

Deposited with the Dominion Government.
 for the protection of Policyholders 54,634.69

S. F. McKINNON Esq., Pres. JOHN R. BARBER M.P.P.
 S. F. McKinnon & Co., Toronto. JOHN FLETT.

H. H. BECK, Manager.

Applications for Agencies throughout the Province of Quebec are invited. Address: E. A. LILLY, Montreal,
 General Agent for Prov. Quebec.

Union Assurance Society

Established A. D. 1714 OF LONDON

One of the Oldest and Strongest of Fire Offices
 Capital and Accumulated Funds Exceed \$23,000,000

Canada Branch: Cor. St. James and M-Fill Sts., Montreal
 T. L. MORRISSEY, Resident Manager.

LIBERAL PROGRESSIVE FAITHFUL

Some of the cardinal aims of the Union Mutual management are—to be Liberal in the features of policies—to be progressive in the prosecution of the business -- to be faithful to the interests of those insured.

Agents of like inclination cordially welcomed

Union Mutual Life Insurance Co., OF PORTLAND, MAINE.

Fred. E. Richards, - President.
 Arthur L. Bates, - Vice-President.

Henri E. Morin, Chief Agent for Canada,
 151 St. James Street, MONTREAL.

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

LAW UNION & CROWN

INSURANCE CO. OF LONDON

Assets Exceed \$27 000 000.00

Fire Risks Accepted on almost every description of insurable property
 Canadian Head Office

112 St. James St. Cor. Place d'Armes, MONTREAL
 J. F. E. DICKSON, Manager
 Agents wanted throughout Canada.