

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.



**Insurance Company** Founded 1792.  
**of North America,**  
Incorporated 1794. **PHILADELPHIA.**

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.



Another Progressive Year  
**THE NORTHERN LIFE**

Shows Splendid Results for 1906  
SUCCESS BRINGS SUCCESS

	Amount	Increase
Insurance in Force	\$5,088,075.00	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 8%.  
Interest Income paid all death claims.  
87% of Assets are interest bearing.  
Financial Gain during year, \$53,068.66.  
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.

**Standard Life**

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

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

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.

**N. 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 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.

**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.....\$79,854,646.00  
Canadian investments ..... 8,280,724.00  
Greatly in excess of any other fire company in Canada

Losses paid since organization, over \$134,000,000.  
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

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BUSINESS FOUNDE

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BANK NOTES, POSTAGE  
SHARE CERTIFICATES  
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CREDIT, ETC., FOR  
TIONS AND GOVERN

Special Safeguards against C  
Fireproof Building

HEAD OFFICE AND W

**OTTAWA, 224 WELLING**

BRANCHES:

HALIFAX ..... 177 HO  
MONTREAL ..... 171 ST. JA  
TORONTO ..... 2 TORO  
WINNIPEG ..... 354 M

AUTHORIZED CAPITAL, :

Full Government Deposit. Government R

**OTTAWA**

INSURANCE CO

C. E. CORBOLD, Manag

HEAD OFFICE

Corner of Queen and  
Metcalfe Streets,  
OTTAWA



BR

Vancouver  
St. John  
Regina,