

**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.

**NORTH AMERICAN LIFE  
ASSURANCE COMPANY**

President: **JOHN L. BLAIKIE**  
Man. Dir.: **L. GOLDMAN, A.I.A. F.C.A.**

**STRENGTH and STABILITY**  
are the characteristic features that mark the progress of the Company.

Its unexcelled financial position is such as commends it to those desiring insurance.  
All approved forms of Policies issued.

**Liberal Provisions - Unexcelled Security**  
For information respecting Agency openings, write to

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

Home Office - **TORONTO**



**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.**



Total Assets - - - - - \$81,770,554  
Canadian Investments - - - - - 7,808,232  
(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**

**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, Mngr., 17 Toronto St, Toronto.**

**THE NORTHERN LIFE ASSURANCE CO.  
OF CANADA**



**LONDON,  
ONTARIO.**

HEAD OFFICE:  
First Seven Months of 1908 show a Steady Increase over same period of 1907.  
Investments Increased over \$100,000.00 - 15 per cent.  
Interest Earnings Increased \$5,000.00 - 20 per cent.  
Similar Increases in Other Department.  
Splendid Contracts to Good Producers.

**T. H. PURDOM, Pres. JOHN MILNE, Man. Dir.**

**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.**



**Insurance Company of  
North America**

Incorporated 1794 Founded 1792  
**PHILADELPHIA**

Capital ..... \$ 3,000,000.00  
Assets, January 1st, 1906 ..... 13,024,882.85  
Net Surplus ..... 3,426,730.57

Losses Paid Since Organization, over **\$125,000,000.00**  
**ROBERT HAMPSON & SON, Montreal.**  
General Agents for Canada.

**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**