

NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

Total assets \$79,252,646 00
Canadian investments ... 8,280,742 00
Greatly in excess of any other fire
company in Canada.
Losses paid since organization, over
\$134,000,000.

Manager and Chief Agent in Canada—
RANDALL DAVIDSON.

Resident Agents, Toronto Branch, EVANS & GOOCH.
Western Inspector, J. M. BASCOM

Insurance Company of North America, PHILADELPHIA.

Capital \$ 3,000,000.00
Assets, January, 1905 12,008,542.86
Surplus and Contingent Fund over
all liability of Capital and Re-insurance, \$2,729,166.37
Losses Paid since Organi-
zation, over \$120,000,000.00
Equal to 190 Tons of Pure Gold.
ROBERT HAMPSON & SON, Montreal.
GENERAL AGENTS FOR CANADA.



THE PELICAN and BRITISH EMPIRE LIFE OFFICE

has a vacancy for the position of
Provincial Representative
for Nova Scotia.

A. McDougald, Manager, Montreal

Standard Life

Established 1825. Assurance Co.
Head Office for Canada, of Edinburgh.
MONTREAL.
Invested Funds.....\$55,094,925
Investments, Canadian Branch.... 17,000,000
Assurances effected on first-class
lives "Without Medical
Examination." Apply for full particulars. A
D. M. MCGOWN, MANAGER
CHARLES HUNTER, Chief Agent Ontario



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.
Transacts Fire Business only, and is the oldest
purely Fire Office in the world. Surplus over Capital
and all Liabilities exceed \$7,000,000.
Canadian Branch—15 Wellington Street East.
TORONTO, ONT.
J. M. BLACKBURN, Manager
J. A. STEWART, Inspector
TORONTO AGENTS:
HIGINBOTHAM & LYON, Telephone M. 488.
IRISH & MAULSON, Telephone M. 178.
Agents Wanted in all Unrepresented
Districts.

The Northern Life ASSURANCE CO.

Closed the half year showing over
25% 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.

A Policy-Holder's Company

The North American Life Assurance
Company has a Guarantee Fund of
\$300,000, of which \$60,000 is paid up in
cash. Interest is allowed on this paid
up portion only. Policyholders thus
obtain additional security of \$300,-
000 and what is of greater importance,
are assured of careful and conser-
vative management as the Guarantors
are liable for this amount. By the
Company's Act of Incorporation, every
holder of a participating policy in the
Company, upon which all premiums
due have been paid, shall have one vote
in person for each \$1,000 of insurance
held by him. Policyholders are thus
given a voice in the management
of the Company's affairs. In short, it
may be said that the North American
Life is neither a Mutual nor a Stock
Company yet possesses the advan-
tages of both.

Home Office - Toronto, Ont.

AN IDEAL POLICY OF LIFE INSURANCE. The 20-Year Premium Endowment Plan ISSUED BY THE

ROYAL-VICTORIA LIFE INS. CO.

Head Office, Montreal.
This policy is a model of simplicity. The Endow-
ment feature is the return of the actual premi-
ums received by the Company. The insured
has his 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 Endow-
ment Plan is due to a careful observation of the re-
quirements of insurers to have combined in one
form of Policy, Whole Life Insurance, Term In-
surance 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 In-
terval 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 M'gr.

PROTECTION

is what every business man is looking for. We
are thoroughly in accord with these views, and
to this end have deposited with the Dominion
Government \$1,015,190 in Gilt Edge
Canadian Securities for the exclusive pro-
tection of Canadian policyholders.
The UNION MUTUAL LIFE INS. CO.
of Portland, Maine, protects its Canadian
policyholders not only by having more than the
reserve called for by the Dominion Government,
but also through the operation of the Maine
Non-Forfeiture Law only applicable to UNION
MUTUAL policies.

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 St., Montreal, Canada.
For Agencies in the Western Division, Province
of Quebec and Eastern Ontario, apply to
WALTER L. JOSEPH, Manager,
151 St. James Street, - Montreal.
For Agencies in Western Ontario, apply to
W. J. PECK, - - - Manager
17 Toronto Street, - TORONTO.

PHENIX....

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

Fire Preventive and Extinguishing Appliances J. A. C. McCUAIG
27-29 Wellington St. East, Toronto