

## THE Excelsior Life Insurance Company

ESTABLISHED 1889

Head Office: Excelsior Life Building  
TORONTO  
59-61 Victoria St.

1915 the most successful year in a career of uninter-  
rupted progression.

Insurance in force over nine millions.  
New Insurance written \$2,433,281.00  
Cash Income - - - - 321,236.82  
Reserve - - - - 894,026.30  
Assets for Policyholders  
Security - - - - 1,500,000.00  
Desirable appointments open for good Agents.

3

Prominent Characteristics  
of

## THE DOMINION LIFE

High Interest-Earning Power  
Safety of Invested Assets  
Economy and Care in Management

HEAD OFFICE - - WATERLOO, ONT.

## Waterloo Mutual Fire Ins. Co.

ESTABLISHED IN 1863

HEAD OFFICE - WATERLOO, ONT.

Total Assets 31st Dec., 1905, \$514,000.00

Policies in force in Western

Ontario over - - - 30,000.00

GEORGE RANDALL, WM. SNIDER,  
President, Vice-President.

FRANK HAIGHT, T. L. ARMSTRONG, R. THOMAS ORR, Inspectors  
Manager.

## Toronto Paper Mfg. Co., Ltd.

MILLS AT  
CORNWALL, ONT.

We man- High and  
ufacture... **PAPER** medium  
Grades.

Engine Sized, Tub Sized, Air Dried.

WHITE AND COLORED  
WRITINGS, BONDS, LEDGERS.  
M. F. & S. C.  
BOOK, LITHO, ENVELOPE  
and COVERS.

MADE IN CANADA

FOR SALE BY ALL WHOLESALE.

## Commercial Union

Assurance Co., Limited,  
of LONDON, Eng.

Fire - Life - Marine

Capital and Assets over \$35,000,000

Canadian Branch—Head Office, MONTREAL.  
Jas. McGRUBER, Manager.

Toronto Office, 49 Wellington St. East.

GEO. R. HARGRAFT,

Gen. Agent for Toronto and County of York.

## The Crown Life Insurance Company

Head Office: Toronto, Canada.

Offers These Advantages to Insurers:

Lower Premium Rates than those charged by  
most other Companies.  
Policies Indisputable from Date of Issue.  
Loan Values Guaranteed after Two Years.  
Cash Surrender and Paid-up Values Guaranteed  
after Three Years.  
No Restrictions as to Residence, Travel or Occu-  
pation.  
Policies Reinstatable at any time after lapse.  
COL. THE HON. D. TISDALE, P. C., K. C.  
M. P., President.  
CHARLES HUGHES, A. A. S., Managing  
Director and Actuary.  
A. H. SELWYN MARKS, Secy. and Treasurer.  
WILLIAM WALLACE, Supt. of Agencies.

## CALEDONIAN

Insurance Co., of Edinburgh.

The Oldest Scottish Fire Office.

Head Office for Canada, MONTREAL.

LANSING LEWIS, Manager.

J. G. BORTHWICK, Secretary.

MUNTZ & BEATTY, Resident Agts.

Temple Bldg., Bay St., TORONTO.

Telephone 2309.

## Northern Assurance Co.

Of London, England.

Canadian Branch, 88 Notre Dame St. West, Montreal.

Income and Funds, 1905.

Capital and Accumulated Funds ..... \$48,500,000  
Annual Revenue from Fire and Life Premi-  
ums and from Interest on Invested Funds... 8,150,000  
Deposited with Dominion Government for  
the Security of Policyholders. 328,258  
G. E. MOBERLY, Inspector. E. P. PEARSON, Agent.  
ROBT. W. TYRE, Manager for Canada.

## THE HOME LIFE ASSOCIATION OF CANADA



HEAD OFFICE

Home Life  
Building,  
Toronto.

Capital and  
Assets  
\$1,400,000

Reliable Agents  
wanted in un-  
represented dis-  
tricts.

Correspondence

solicited

HON. J. R. STRATTON - - - - - PRESIDENT  
J. K. MCCUTCHEON - - - - - MANAGING-DIRECTOR  
B. KIRBY - - - - - SECRETARY

## ECONOMICAL

Fire Ins. Co. of Berlin, Ont.

Cash and Mutual Systems.

Total Net Assets..... \$ 319,377  
Amount of Risk..... 16,831,751  
Government Deposit..... 35,965

JOHN FENNELL, - - - - - President.  
GEORGE C. H. LANG, - - - - - Vice-President.  
W. H. SCHMALZ, - - - - - Mgr.-Secretary.  
JOHN A. ROSS, - - - - - Inspector.

## The London Mutual

Fire Insurance Co. of Canada.

Established 1859.

Losses Paid to Date - - \$4,000,000.00

Assets - - - - - \$755,707.33

HON. JOHN DRYDEN,  
President.

GEO. GILLIES,  
Vice-President.

D. WEINMILLER, Man. Director.

H. A. SHAW, City Agent, 9 Toronto Street.

## 100% — 100%

The stability of a Company  
may be gauged by the class of  
securities in which its funds  
are invested. Those of



are all gilt-edged, as may be seen from  
the following list:

LEDGER ASSETS	PER- CENTAGE
Mortgages.....\$4,265,533.86	48.22
Debentures and	
First Mortgage	
Bonds.....3,245,401.89	36.68
Loans on Policies 1,017,480.99	11.50
Cash on hand and	
in Banks.....261,960.60	2.96
Real Estate ....56,281.08	.64
Tot'l Led. Assets \$8,846,658.42	100%

## Union Assurance Society

OF LONDON.

Established A.D. 1714.

ONE OF THE OLDEST AND  
STRONGEST OF FIRE OFFICES

CANADA BRANCH:

Cor. St. James and McGill Streets, Montreal.

I. L. MORRISEY, - - - Resident Manager.  
W. and E. A. BADENACH, Toronto Agents.  
Office, 17 Leader Lane.

## The Continental Life Insurance Co.

Subscribed Capital, \$1,000,000.00.

Head Office, Toronto.

HON. JOHN DRYDEN, - - - President.

CHARLES H. FULLER, Secretary and Actuary.

Several vacancies for good live General

Agents and Provincial Managers.

Liberal Contracts to first-class men.

Apply—GEO. B. WOODS, Managing-Director.

## Atlas Assurance Company, Limited

with which is incorporated the

MANCHESTER FIRE OFFICE

SUBSCRIBED CAPITAL, - - \$11,000,000

Total Security for Policyholders exceeds Twenty-  
five Million Dollars. Claims paid exceed  
One Hundred and Thirty Million Dollars.

TORONTO BRANCH - 22-24 TORONTO STREET.

A. WARING GILES, - LOCAL MANAGER.

SMITH & MACKENZIE, - TORONTO AGENTS.

The Company's guiding principles have ever been

Caution and Liberality. Conservative selection of the

risks accepted and Liberal treatment when they burn.

AGENTS—i.e. Real Agents who Work—wanted in un-  
represented districts.

Head Office for Canada—MONTREAL.

MATTHEW C. HINSHAW Branch Manager

## Con

W. D. M.  
W. C. MAC

W. H. BEATTY  
W. D. MATTHEW  
FRED'K WYLLIE  
Hon. Sir W. P.

## LUMBERMAN

YOUNG COLUMBIA, ALA.

Yo

No

THE HUGH  
Winnipeg

## THE COM

BAN

From the foll  
ascertain the name  
who will undertake  
and collection bu  
localities.

MEAFORD—Grey  
Bankers, Finan  
Agents. Money to loan

COUNTIES Grey  
commission, land  
A general financial, bu  
companies, lawyers an  
references.

## The Greater

GRENI  
A general Banking an  
Special attention given  
Tire, Mariahill and P

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