

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.



**North American Life Assurance Co.**

Assets - - \$7,800,000  
Net Surplus - \$650,000

JOHN L. BLAIKIE, President.  
L. GOLDMAN, A.I.A., F.C.A.,  
Managing Director.

Correspondence is invited with reference to agency openings.

Address:

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

Home Office - TORONTO

**Insurance Company of North America**

Incorporated 1794      Founded 1792

**PHILADELPHIA**

Capital ..... \$ 3,000,000.00  
Assets, January 1st, 1906 ..... 13,024,822.85  
Net Surplus ..... 3,626,730.57

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

**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.

**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.



**STANDARD LIFE**

Assurance Company of Edinburgh.  
Established 1825.

Head Office for Canada, MONTREAL, Que.

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 Ont.

**SUN FIRE**

INSURANCE OFFICE  
Founded A.D. 1716.

Head Office, Threadneedle St. London, Eng.

**THE OLDEST INSURANCE COMPANY IN THE WORLD.**

Canadian Branch—15 Wellington St. E., Toronto, Ont.

**M. M. BLACKBURN, - Manager**  
J. A. STEWART - Ontario Inspector

TORONTO AGENTS:  
HIGINBOTHAM & LYON, Telephone M. 488,  
IRISH & MAULSON, Telephones M. 6966 & 6967

Agents Wanted in all Unrepresented Districts.

**CLEAR REASONABLE POLICIES. 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 J. JOSEPH, Manager, 151 St. James St., Montreal.

For Agencies in Western Ontario, apply to W. J. PECK, Mgr., 17 Toronto St., Toronto

**A PLEASANT PERMANENT PROFITABLE**

connection offered in choice districts to reliable producers of new business by

**THE NORTHERN LIFE**

HEAD OFFICE, LONDON, ONT

Write for information.

**THE DOMINION LIFE ASSURANCE CO.**

HEAD OFFICE, WATERLOO, ONT.

THOS. HILLIARD, PRES. & MAN. DIR.

J. B. HALL, A. S. A., A. A. S., SECRETARY

P. H. ROOS, TREASURER

FRED HALSTEAD, SUPT. OF AGENCIES

ASSETS - \$1,238,938.00



**NORTH BRITISH & MERCANTILE INSURANCE COMPANY.**

Total Assets.....\$7,000,000.00  
Canadian investments ..... 2,200,000.00  
Greatly in excess of any other fire company in Canada  
Losses paid since organization, over \$125,000,000  
Mgr. and Chief Agent in Canada—RANDALL DAVIDSON

Resident Agents, Toronto Branch,  
EVANS & GOOCH.

**PHENIX**

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