

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 of North America** Founded 1792.  
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  
Insurance in Force \$5,088,075.00 Increase 7%  
Cash Income 188,949.82 8%  
Total Assets 748,111.88 27%  
Government Reserve 488,227.82 24%  
Surplus Security for Policyholders 257,854.51 34%  
Expenses decreased by 3%.  
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. McDUGALD,**  
Manager for Canada, Montreal.



**Standard Life Assurance Co.** Established 1825.  
Head Office for Canada, MONTREAL. of Edinburgh.  
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.  
H. M. BLACKBURN, - - - - - Manager  
J. A. STEWART, - - - - - Ontario Inspector  
TORONTO AGENTS:  
HIGINBOTHAM & LYON, Telephone M. 488.  
IRISH & MAULSON, Telephones—Main 6956 & 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 \$831,050.00  
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.

**GLEAR 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 ..... \$79,252,646.00  
Canadian investments ..... 8,280,748.00  
Greatly in excess of any other fire company in Canada  
Losses paid since organization, over \$134,000,000.  
Mgr. and Chief Act 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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**AMERICAN NOTE CO.**  
BUSINESS FOUND  
ENGRAVERS AND

BANK NOTES, POSTAL SHARE CERTIFICATES, DRAFTS, CHECKS, LETTERS OF CREDIT, ETC., FOR EXPORTATIONS AND GOVERNMENT TRANSACTIONS.  
Special Safeguards against Counterfeiting.  
Fireproof Buildings.  
HEAD OFFICE AND  
**OTTAWA, 224 WELLINGTON ST. W.**  
BRANCHES:  
HALIFAX - 177 BROAD ST.  
MONTREAL - 171 ST. JAMES ST.  
TORONTO - 2 TORONTO ST.  
WINNIPEG - 35 GARDNER ST.

GEORGE G. BURNETT, JOHN Y. ORMSBY  
President. Vice President  
C. E. CORBOLD, Manager  
**AUTHORIZED CAPITAL.**  
Full Government Deposit. Government Securities.

**OTTAWA INSURANCE CO.**  
HEAD OFFICE  
Corner of Queen and Metcalf Streets,  
OTTAWA  
Van St. Reg