

**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.**  
 Founded 1792.  
 Incorporated 1794.

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.

CAPITAL & ASSETS EXCEED \$6,400,000 CLAIMS PAID EXCEED \$225,000,000

HEAD OFFICE MONTREAL.

**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 Assurance Co. of Edinburgh.**

Established 1825.  
 Head Office for Canada, 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.

D. M. MCGUN, ..... 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 FIRE INSURANCE OFFICE**  
 Founded A.D. 1710

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 exceeds \$7,000,000.

Canadian Branch—15 Wellington Street East, TORONTO, ONT.

H. 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.

1905  
 Another Successful Year for the —

**NORTHERN LIFE**

Insurance written ..	\$1,383,385.00	Gain 7%
" in force ..	4,710,554.00	14%
Premium income ..	151,440.51	16%
Interest income ..	23,278.21	9%
Total assets .....	588,344.73	21%
Government reserve as security for Policy holders....	394,269.91	27%

To agents who can produce business good contracts will be given.  
 JOHN MILNE, Managing Director,  
 LONDON, ONT.

**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 conservative 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 advantages of both.

Home Office - Toronto, Ont.

**THE ROYAL-VICTORIA LIFE INSURANCE COMPANY**

has on deposit  
**\$267,000.00**  
 with Dominion Government as Security for Policyholders.  
 New Business in 1905 increased 37% over previous year.

Expenses 5% less on Income  
 Accumulated Assets:  
**\$1,300,000.00**  
 Insurance outstanding:  
**\$4,700,000.00**

DAVID BURKE, A.I.A., F.S.S.  
 General Manager.

**CONSERVATIVE PROGRESSIVE FAITHFUL**

Some of the cardinal aims of the Union Mutual management are—to be conservative in the choice of investments—to be progressive in the prosecution of the business—to be faithful to the interests of policyholders.

Agents of like inclination cordially welcomed.

**UNION MUTUAL Life Insurance Co.** 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 I. 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