

FIRE INSURANCE.

German American
Insurance Company
New York

STATEMENT JANUARY 1, 1908
CAPITAL

\$1,500,000
RESERVED FOR ALL OTHER LIABILITIES
7,592,685
NET SURPLUS
4,415,353
ASSETS
13,508,038

AGENCIES THROUGHOUT CANADA.

London Mutual Fire

ESTABLISHED 1859

Assets.....\$890,511.67
Liabilities, (including Reinsurance Reserve \$317,758.95)...\$370,478 69
Surplus.....\$520,032.98
Security for Policyholders \$937,791.93

Head Office, TORONTO

HON. JOHN DRYDEN D. WEISMILLER
President Sec'y and Man. Dir.

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

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

Waterloo Mutual Fire Ins. Co.

ESTABLISHED IN 1863.

HEAD OFFICE - WATERLOO, ONT.

Total Assets 31st Dec., '05, \$514,000.00
Policies in force in Western Ontario over - - \$30,000.00

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

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

EDITORS ON THE FERNIE FIRE.

The following are some editorial comments on the Kootenay Valley conflagration:

Montreal Gazette.—There are few parts of the country which have not suffered

from such visitations. The Miramichi Valley was the scene by one which in a way might compare with that which is now attracting attention. In 1894 the pine country in Michigan and Wisconsin was swept over and 400 people are estimated to have perished. The Fernie disaster is less terrible than this. It is, though, so bad as to count among the worst that have visited Canada, and in the matter of the loss of life is the worst. There will be deep sympathy everywhere for those who have suffered.

Montreal Herald.—It is in circumstances such as these that the unity of feeling that does and should bind together the East and West of Canada finds room for expression. Geographically the people of Fernie are 2,300 miles away from Montreal. Actually they are our near neighbors, whose joy is our joy and whose sorrow is our sorrow; and they cannot be left to cope with overwhelming disaster without our help. They are our fellow-workers for the up-building of Canada, and that is a task which abolishes distance and race and station and many other distinctions.

Montreal Star.—Possibly Canada has never before suffered so colossal a disaster. In the face of such a calamity, the solidarity of the Dominion ought to be established beyond question in the minds of the whole people; and we in the East especially should seize the opportunity to make our British Columbian fellow Canadians feel the shoulder touch of a common nationality.

Montreal Witness.—The tragedy of it recalls Milton's "Earth felt the wound, and Nature from her seat, sighing through all her works, gave signs of woe that all was lost." There are infinite wrath and infinite despair, fire ever threatening to devour more and more, and often no answer to the dreadful question, "Which way shall I fly?" Imagination shrinks in the contemplation of such scenes, and ordinary emotions appear futile, inept, inconsequent. This is eminently a case where the only thing to do is to help and to help again. Toronto has already acted, Ottawa is hastening to do likewise, and we, too, must be up and doing.

Ottawa Citizen.—Ottawa is a city which can fully sympathize with the sufferers by the disaster which has overtaken the people of Fernie, and the recollection of the generosity with which our fellow-countrymen contributed on the occasion of the disaster to Ottawa and Hull in 1900 will make us keen to show our appreciation of the kindness received at that time, as well as our sympathy with the present sufferers.

Hamilton Spectator.—This is not the first time that Fernie has felt the heavy hand of a providential visitation. Doubtless the present forest desolation and the clearing of timber will prevent further danger from bush fires for many a year to come, if not forever. Phoenix-like, the settlement will arise from its ashes. The good offices of the people of Cranbrook and Nelson are beyond all praise. These places have borne the brunt of the burden, and as good Samaritans have proven themselves true neighbors in every sense of the term. Now all Canadians must help.

New York Tribune.—Fernie, presumably near the centre of the flame swept area, is only thirty or forty miles from the Montana border, and Montana has of late been traversed by a remarkable series of hot waves. Several weeks yet remain, therefore, in which new homes may be sought by those who have lost their old ones. The time may come when extensive forest fires will be rendered impossible by the cutting of broad lanes to check their progress. In Europe such precautions have been adopted with success.

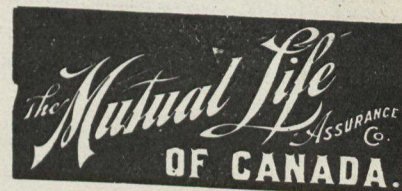
LIFE INSURANCE.

One Year's Growth

The strength of a bank is tested by its ability to successfully weather financial storms.

The strength of a Life Company is tested by its ability to grow in "hard times."

Last year the New Business of



amounted to \$7,081,402—a gain over 1906 of \$1,577,855, bringing up the total insurance in force to \$51,091,848—a gain over 1906 of \$4,179,440, and yet the operating expenses were just about the same as last year.

The Company also made substantial gains over 1906. In Assets, \$1,271,255; in Reserves, \$966,221; in Income, \$171,147; and in surplus \$300,341.

Agencies in all the principal towns and cities in Canada.

HEAD OFFICE, WATERLOO, ONT.

THE HOME LIFE ASSOCIATION OF CANADA



HEAD OFFICE

Home Life Building, Toronto.

Capital and Assets \$1,400,000

Reliable Agents wanted in unrepresented districts.

Correspondence solicited

HON. J. R. STRATTON - - - - - PRESIDENT
J. K. McCUTCHEON - - - - - MANAGING-DIRECTOR
A. J. WALKER, A.C.A. - - - - - SECRETARY

The Continental Life Insurance Company

Subscribed Capital, \$1,000,000.00.

Head Office, Toronto.

HON. JOHN DRYDEN, President,
CHARLES H. FULLER, Secretary and Actuary.

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Liberal Contracts to first-class men.
Apply O. B. WOODS, —Managing-Director

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, Genera Manager.
A. H. SELWYN MARKS, Secretary