### The General Accident Assurance Company of Canada

Head Office: TORONTO, ONT.

Authorized Capital, \$1,000,000.00. Subscribed Capital, \$200,000 00

Associated with General Accident, Fire and Life Assurance Corporation, Limited, of Perth. rectiand, whose assets exceed

Transacts Accident, Sickness and all classes of Liability Insurance - - -

Agents Wanted in all Parts of Canada.

#### DIRECTORS

CHARLES COCKSHUTT, Esq., Director, Imperial Bank of Canada

CHARLES COCKSHUTT, Esq., Director, Imperial Bank of Canada (President).

D. R. WILKIE, Esk., President, Imperial Bank of Canada (Vice-President).

HON. SENATOR ROBERT JAFFRAY, Vice President, The Crows Nest Pass Coal Co., Imited, Pernie, B.C.

J. KERR OSBORNER, Esq., Vice-President, Massey-Harris Co., Limited, T., URUMMONU, Esq., Vice President, Lake Superior Corporation.

R. HOBSON, Esq., Vice-President and General Manager, The Hamilton Steel and Iron Co., Limited, Hamilton.

F. NORIE MIL) ER, Esq., J.P., General Manager, General Accident Fire and Life Assurance Corporation, Limited, of Perth, Scotland. OLIVER ADAMS, FSQ., (Toronto.)

PERCY W. THOMSON, FSQ., Messrs. William Thomson & Co., Steamship Owners, St., John, N.B.

FRANKLIN J. MOURE, Esc., Vice-President and Secretary, General Accident Insurance Co. of Philadelphia, Pa.

W. C. FALCONER C, NORIE-MILLER. W. H. HEDGES,

# Edwards, Morgan & Co.

CHARTERED ACCOUNTANTS 26 Wellington St. East, Toronto, Ontario.

George Edwards, F. C. A. Arthur H. Edwards.

Edwards 2 Ronald, Canada Life Bldg.

#### A TRIP TO THE WEST INDIES

The P & B. steamers sailing from Halifax every twelfth day for Bermuda, the British West Indies and Demerara, are all very superior ones. The trip occupies about thirty eight days, and is a delightful cruise from the start to the finish.

Through tickets from Toronto and all points on the railways are sold by

R. M. MELVILLE,

Incorporated 1875. THE . . . . . .

MERCANTILE FIRE

INSURANCE COMPANY

All Policies Guaranteed by the LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL

#### Confederation Life Association

HEAD OFFICE, - TORONTO.

OFFICERS: W H. BEATTY, ESQ., PRESIDENT.

W. D. MATTHEWS, Esq., VICE PRESIDENTS. W. C. MADDONALD. Secretary and Actuary. J. K. MAGDONALD, Managing Director.

DIRECTORS:

FRED'K WYLD, Esc.

W. H BEATTY, ESQ.
S. NORDHEIMER ESQ.
W. D. MATTHEWS, ESQ.
A, McL. HOWARD ESQ.
E. B. OSLER, ESQ., M.P. GEO. MITCHELL, Esq., M.P.P. WILLIAM WHYTE, Esq. Hon. SIR W. P. HOWLAND K. MACDONALD, Esq. D. R. WILKIE, Esq.

Policies issued on all approved plans.

#### IF YOU OWNED PROPERTY

producing \$100 a month, would you consider it fully protected by a Fire insurance Policy for \$1,000?

Hardly! Yet many a man, earning considerably more than \$100 a month, so far forgets his money-earning value to dependent ones as to imagine a thousand or so of Life insurance all he need carry. Practically everyone believes in Life Insurance, but not one in twenty carries sufficient,

If you are uninsured or under-insured, write for information as to the very attractive Policies information as to the very attractive Policies issued by The Great-West Life Assurance Company. Rates are low, and the profits paid to Policyholders remarkably high. State age next

#### The Great-West Life Assurance Company,

HEAD OFFICE, WINNIPEG.

Ask for a Great-West Pocket Calendar-free on rec

## The Colonial Investment & Loan Company.

#### HALF-YEARLY DIVIDEND.

Notice is hereby given that a dividend of three per cent on the permanent preference stock of this Company has been declared for the half year ending December 31st, 1906, and that a dividend of three per cent, upon the ordinary permanent stock of this Company has been declared for the half year ending December 31st, 1006, and that the same will be payable on and after Wednesday, the 2nd of January next.

The Transfer Books of the Company will be closed from the 15th

By order of the Board. (Signed)

A. J. JACKSON,

Dated this 11th day of December, 1906.

Delicious Confections that every Grocer should keep are

# COWAN'S

Queen's Dessert Chocolate. -Chocolate Cream Bars - -Chocolate Ginger Wafers, &c.

### THE METROPOLITAN LIFE INSURANCE CO.

OF the People, BY the People, FOR the People ASSETS, \$151,663,477.29

Nearly three hundred thousand Canadians of all classes are policy holders in the Metropolitan. In 1905 is here in Canada wrote as much new insurance as any two other life insurance to ompanies—Canadian, English or American.

The number of Policies in force is greater than that of any other Company is America, greater than all the regular Life Insurance Companies put together these one) and can only be appreciated by comparison. It is a greater number than the Combined Population of Greater New York, Chicago, Philadelphia, Boston, Toronto.

Montreal, Dusbor, Ditawa and can only be not Great-bined Population of Great-Montreal, Quebec, Ottawa.

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1005

6.972 per day in number of Policies Issued.

\$1,502,484,00 per day in New Insurance Written.

\$123,788.29 per day in Payments to Policyholders and addition to Reserve. \$77,275,94 per day in Increase of Assets.

particulars regarding the plans of the Metropolitan may be obtained of any of its agents in all the principal cities of the United States and Canada, or from the Home Office, 1 Madison Ave. New York City.

Amount of Canadian Securities depo ited with the Dom-inion Government for the protection of Policy-holders in Canada, over \$3,000,000.00.

the TI COMM

Vol. 40 No. 24

M A JOURNAL OF CA

PUBLISHED EVERY

resident Tuos.

THE MONETARY TIMES WE sorbed in 1869, THE INTERCO

Canada, Great Britain and U One Year Six Months Three Months

ADVERTIS HEAD OFFICE: 62 Ch Montreal Office: 505 : Winnipeg Office; Free tive:—Geo. W. Gooda Vancouver Office: N. British Columbia Ager

no case should letters in individuals, whose abs All mailed papers

FOR S

The Dominic grant a bounty of ships in Canada. Scotia laid the cas at Mr. Fielding's arguments throug Boards of Trade week a deputation The Nova Scotia pamphlet form, as widely. The case any case for a bo ance does not stat it unnecessarily effects of a wise Facts about other

but the applicati been more cogen

The decadence the deplorable fea the fourth shipby be seven lower The change in the mum of 2,000 to inevitably meant yards, and it is employing clever saved from the v on our Atlantic iron ships simi wooden building learn to build a adze: but it ta training to produ

There was co ing steel but the