

THE METROPOLITAN LIFE INSURANCE CO.

(Incorporated by the State of New York)

The Company OF the People, BY the People, FOR the People

ASSETS, \$198,320,463.23

Nearly three hundred thousand Canadians of all classes are policyholders in the Metropolitan. In 1907 it here in Canada wrote as much new insurance as any two other life insurance Companies—Canadian, English or American.

The number of Policies in force is greater than that of any other Company in America, greater than all the regular Life Insurance Companies put together (less 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, Quebec, Ottawa.

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1907

452 per day in number of Claims Paid.

6,391 per day in number of Policies Placed and Paid For.

\$1,239,393.45 per day in New Insurance Placed and Paid For.

\$162,489.27 per day in Payments to Policyholders and addition to Reserve

\$72,011.34 per day in Increase of Assets.

Full 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 deposited with the Dominion Government for the protection of Policyholders in Canada, over "Four Million."

CONFEDERATION LIFE ASSOCIATION.

Head Office, - Toronto, Canada

President

W. H. BEATTY, Esq.

Vice-Presidents

W. D. MATTHEWS, Esq. FRED'K WYLD, Esq.

Directors

E. B. OSLER, Esq. M.P. WM. WHYTE, Esq.
 D. R. WILKIE Esq. GEO. MITCHELL, Esq.
 S. NORDHEIMER, Esq. JOHN MACDONALD, Esq.
 A. McLEAN HOWARD, Esq. HON. J. S. YOUNG
 W. C. MACDONALD, J. K. MACDONALD,
 Secretary and Actuary Managing Director.

POLICIES ISSUED ON ALL APPROVED PLANS

Accidents vs. Fires

It is said that 20,000,000 Accidents and Illnesses occur each year, but only 80,000 fires.

A business man protects his property against the loss that rarely happens—fire. He can replace his property, but he can never replace his time or his damaged arm.

The most liberal accident and sickness policies are issued by

The Employers' Liability Assurance Corporation, Limited
 TEMPLE BLDG., - TORONTO.

FROM WHENCE THIS?

The paragraph about advancing fire insurance rates in the west of Canada, which we find in last week's Philadelphia Review, and also in a Canadian journal appears to be made out of whole cloth. It reads thus:

"To the man with the right kind of ability there is no occupation that holds out better opportunities for success than the business of Life Insurance."

And there is no Company for which an Agent may canvass with more satisfaction and profit to himself and his clients than

The Great-West Life ASSURANCE COMPANY
 HEAD OFFICE, WINNIPEG

SUN LIFE ASSURANCE COMPANY OF CANADA

At 31st December, 1907

ASSETS	\$ 26,488,595.15
SURPLUS over all liabilities, and Capital according to the Hm Table with 3½ and 3 per cent interest	2,046,884.42
ASSURANCES IN FORCE,	111,135,694.38

Prosperous and Progressive

The Federal Life Assurance Company

HEAD OFFICE: HAMILTON, CANADA.

Capital and Assets	\$3,870,472.74
Total Assurances in force	18,965,117.93
Paid to Policyholders in 1907.	287,268.17

Most Desirable Policy Contracts

DAVID DEXTER, President and Managing Director.

Owing to the loss of some \$3,000,000 by Canadian and United States insurance companies at Fernie, rates have been advanced in three prairie provinces 20 per cent. on grain and elevators by the Canadian Fire Insurance Underwriters' Association. The rate averaged 99 cents per \$1,000, but is now \$1.35.

What on earth the Fernie fire has to do with raising rates on grain and elevators in the prairie country does not easily appear. The C.F.U.A. meeting was not held in Toronto in August, but at St. Andrews in June. There was some discussion upon grain rates then, but the matter has not got beyond the consideration stage since, even in committee, whatever increase may have been suggested.

Hamilton City Council have given the third reading to by-laws authorizing the issue of \$80,000 debentures for a technical school and \$90,000 for waterworks construction.

Among the words of appreciation that have reached us from England of the work done in and around Birmingham for Canadian trade with the Old Country by the late P. B. Ball, we find the following, in the Birmingham Gazette: "Mr. Ball did more, perhaps, in the last five years to bring Canada and Birmingham into close touch than any other man. When he first arrived he found what many Canadian manufacturers have complained of, a certain amount of indifference; and at the same time he was treated with a certain amount of reserve, since a good many manufacturers imagined that his business was simply and solely to further the interests of Canadian exporters. He set to work to break down that prejudice, he brought the two trading communities into much closer touch, he proved to the Canadian purchaser that the Birmingham manufacturer could supply better goods than the maker in the United States, and by this means he was able to extend the sphere of Birmingham's commercial influence in Canada."