

**FIRE INSURANCE.**

(FIRE)  
**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 Reinsur-  
 ance 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 HIGHT, T. L. ARMSTRONG, Inspectors.  
 Manager. R. THOMAS ORR,

The president of the Nokomis, Sask., Board of Trade, Dr. Sandwith, has resigned the post because of the pressure of other duties. Mr. K. W. Reikie, banker, the vice-president, was prevailed upon to accept the position. Mr. W. N. Ingham was elected vice-president.

**IMMIGRANTS AND IMMIGRATION.**

The decreased immigration returns for the first half of the current year, and the improvement in the class of persons now arriving in the country, amply justify the new regulations that have recently come into force. The principal innovation, and one which perhaps excited the most discussion, is the exclusion of all immigrants coming to Canada otherwise than by a continuous journey from the country of which they are natives or citizens, and upon through tickets purchased in that country. This provision is mainly directed against colored immigrants from the East. Whether or not it will effect its object in helping to stem the flood from the Orient yet remains to be seen. For the protection of immigrants, the regulations have been made much more drastic than previously. The unscrupulous agent, whose glowing descriptions of conditions, real and fictitious, lured many an undesirable from the home of his birth, and incidentally filled his own pockets with commissions, has been put out of business. Now, only licensed persons are permitted to exercise the office of booking agents. This is a reform that was much needed, and the labour markets may henceforth feel the benefit. The text of the revised regulations has been published in pamphlet form by the Superintendent of Immigration at Ottawa, from whom copies can be obtained.

Mr. T. P. White has been appointed car service agent of the Grand Trunk Pacific, with headquarters at Winnipeg.

The shipments of ore from Cobalt in July, 2,339 tons from twenty-three mines—smallest, Nova Scotia, 20 tons, largest La Rose Consolidated, 453—constitute, it is said, the largest shipment that has ever been sent out from the district in one month. The aggregate value of it exceeds \$1,100,000. In spite of a recent small decline in the price of bar silver, this shipment ought to have a good effect upon Cobalt stocks.

At the Western Canada Irrigation Convention at Vernon, B.C., several resolutions were passed in favour of having the British Columbia Government give power to create water municipalities that could own their own water systems, and also asking the Government to make topographical and hydrographical surveys in the province of British Columbia, similar to what has already been done on the prairie, to ascertain the amount of irrigable land. The election of officers resulted as follows: Hon. president, Lieutenant-Governor Bulyea; president, J. S. Dennis, Calgary; first vice-president, P. L. Naismith, Lethbridge; secretary, W. H. Fairfield, Lethbridge; executive committee, C. W. Rowley, Wm. Pearce and R. B. Bennett, Calgary; J. Bruce, Windermere, B.C.; W. C. Ricardo, Vernon, B.C.; T. W. Stirling, Kelowna, B.C. Several votes of thanks closed the convention.

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

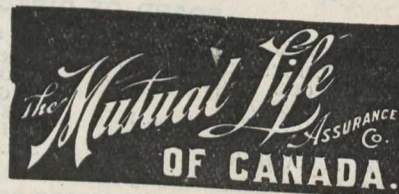
**LIFE INSURANCE.**



**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.

Several vacancies for good live General Agents and Provincial Managers.

Liberal Contracts to first-class men.

Apply O. B. WOODS,—Managing-Director