

Æmilius Jarvis
MUNICIPAL

C. E. A. Goldman
CORPORATION

BONDS

FOR TRUSTEES

FOR INVESTORS

Æmilius Jarvis & Co., Toronto

(Members Toronto Stock Exchange.)



What does it mean to an official, or clerk, occupying a position of trust, to be guaranteed to the extent of his responsibilities, by one of our fidelity bonds?

It means that his fitness for the office he fills is finally vouched for by an accredited authority, and supported by a financial backing.

THE LONDON GUARANTEE & ACCIDENT CO., LTD.
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EMBEZZLEMENT

COVERED BY THE BONDS OF
THE DOMINION OF CANADA GUARANTEE
& ACCIDENT INSURANCE CO.

WHO ISSUE BONDS FOR ALL POSITIONS OF TRUST, &c.
Write for particulars

**J. E. ROBERTS, General Manager
TORONTO**

The Peoples Building & Loan Association LONDON, ONT.

DIVIDEND NO. 25

Notice is hereby given that a Dividend at the rate of SIX PER CENT. per annum, for the current half year, ending Dec. 31st, 1907, on the Permanent Stock of the Association has been declared, and that the same will be payable at the office of the Association on and after

Thursday, January 2nd, 1908.

The Transfer Books will be closed from the 26th to the 31st, Dec. both days inclusive.

By order of the Board.

London, Ont., December 9th, 1907.

WILLIAM SPITTAL,

Sec'y-Treas.

Established 1872

ROCHESTER GERMAN INSURANCE CO. ROCHESTER, N.Y.

EUGENE SATTERLEE, President.

H. F. ATWOOD, Secretary.

Inspector for Canada: G. S. MINTY.

Resident Agents: MUNTZ & BEATTY,
TEMPLE BUILDING - - - TORONTO

Mr. R. J. Shrimpton, manager of the Manitoba Mortgage and Investment Company, has resigned that position and has left Winnipeg to take up his residence at the British capital. Although he has resigned the management of the Winnipeg branch he will still be connected with the same company and will look after its interests in London.

JUST THE AVERAGE BUSINESS MAN.

A business man purchases certain property for investment purposes. One of his first steps is to assure himself that the fire insurance carried on it is of an amount sufficient to cover any loss by fire. He recognizes the expediency of that, but approach him on accident insurance and the conclusion reached will be that he gives more thought to the safeguarding of his investment interests than he actually does to his own personal safety. Nine out of ten will emphatically assert that they run little risk of meeting with accident.

What is the risk? Is it of sufficient importance even to demand the necessity of protection as far as be possible? We think it is and should.

Many business men travel on railways to a greater or less degree. Certainly, they have ridden on them year after year and no accident has happened. That doesn't say that nothing will happen. You do not even know when you begin your journey that you will reach the end of it in safety. If there did happen to be an accident, where would you be?

A broker—one of the average business men—for many years came in to business every morning and left for home every evening by means of the railway. He got to the point where he laughed at the mere suggestion of risk and as far as accident insurance was concerned, he would have none of it. The accident happened though and his name was among the list of deaths. His absence from business spelled failure. An important deal he was to have made fell through and the money he had went to cover certain fluctuations. In order to give his children the education due them his widow had to scrape and save.

He ran no greater risk than you do, possibly less. Think it over well. You may travel in safety week after week but there is still the unknown element of just when the unlooked-for danger will fall. Where would you be then?

The Ocean Accident and Guarantee Corporation Limited, Traders Bank Building, Toronto, issue a special railway accident policy. This stipulates that in the event of your death by railway accident your beneficiary would receive three times the face value of the policy. It is concise, grants you probably more privileges than does any other similar policy and is lived up to, backed by a reputation of many years standing. You should at the least look into this for yourself.

You know that these accidents are happening every day. Fortunately you were not in any of them, but you might have been. How often have you just escaped? You may never need the policy, but you do not absolutely know that and to have and not need is most assuredly a better policy than to need and not have. Which will it be? If you realize the necessity for this protection of your family interests, we shall be glad to have you talk it over with us and will gladly explain our Triple Indemnity Policy to you. Don't put it off another day. (Adv.)

ST. JOHN BOARD OF TRADE.

The St. John board held its annual meeting last week, the vice-president, Mr. W. E. Foster, in the chair. Mr. J. H. McRobbie was again elected president, and Mr. W. E. Foster vice-president. The council members chosen were: W. H. Thorne, G. E. Barbour, T. H. Estabrooks, John Sealy, W. C. Cross, W. F. Hatheway, J. N. Harvey, G. Hunter White, H. B. Scholfield and W. S. Fisher.

Last year's board of arbitration were re-elected. They are George McKean, Joseph Bullock, W. S. Fisher, Andrew Malcolm, S. S. Hall and James F. Robertson.

H. L. Coombs was elected a member of the board. One of the subjects discussed was the wharfage rates charged by the I.C.R. at St. John and in Halifax. A Government official had written that the rates both in Halifax and St. John were based on the rates charged by private wharf owners. The annual reports told of the work done during the year and were interesting.

Messrs. J. A. Christie & Company, of Winnipeg, have been appointed general agents for Manitoba, Saskatchewan, and Alberta for the Lumber Insurance Company of New York.

WANTED.

Young man with good connection to learn bond business. Apply
"BONDHOUSE" MONETARY TIMES.