

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,

**MELITA FOLK LOOK AT DAKOTA
 GAS WELL.**

The other week two dozen prominent business men of Melita, Man., and vicinity visited the new gas well south of

Westhope, North Dakota. The crops between Melita and the boundary line, a distance of eighteen miles, are well advanced, and are in considerably better condition than those in the district immediately south of the boundary line, where the soil is light and has been badly blown by high winds.

The party drove out to the well, which is located about eight and a half miles south of Westhope. The well was bored quite recently, and gas was struck in a stratum of sand at a depth of 170 feet. The supply appears to be inexhaustible, and a pressure of 100 pounds has been developed at the mouth of the well. At a little distance from the well, the usefulness of the gas as a fuel was amply demonstrated, as it burned in the fire box of an old engine.

The proposition is being financed by a local company, which intends to sink a deeper hole a few hundred yards distant from the present one. The gas will be piped to Minot, some fifty miles distant; it will also be used to supply Westhope and other towns in the vicinity.

The delegation was much impressed with the importance and possibilities of the discovery and convinced of the advisability of boring a well at Melita, where gas was discovered some years ago, but for which further search was not made at the time. Probably, either the town or a company will shortly undertake a thorough test in the locality.

CALEDONIAN INSURANCE CO.

From the report submitted last month at the 103rd annual meeting held in Edinburgh in May, it is learned that a surplus has been earned on the year's trading in the fire department of slightly over £77,000. The net fire premiums of 1907 amounted to £445,634 and interest receipts on fire funds to £5,909. Losses absorbed 46.82 per cent. commission, expenses and taxes 36.79 per cent.

The Life Department was organized in 1833. Its business for 1907 covers new assurances of over £600,000. Death claims, including bonuses, totalled £143,082. In spite of the exceptional fall in the value of marketable securities the profit earned during the quinquennium amounted to £257,344, as compared with £182,200 five years ago, evidencing three good points in the conduct of the business—economy of management, financial ability in the investment of the funds, and discrimination in the selection of lives. The rate of interest assumed in the calculations has been 3 per cent., but the rate earned has been 3 3/4 per cent.

A Personal Accident department has been established, in which accident assurance is written on very favorable terms. In the Employer's Liability Department policies are granted securing payment of the full compensation prescribed by the Workmen's Compensation Act, 1906. The society also issues policies which make provision for old age combined with life assurance by payment of monthly premiums.

Although an old company, the Caledonian, is not old-fashioned in its modes of business, except in so far as that term denotes fair dealing, prompt settlement, and strong reserves.

From July 11th to 31st "The World's Great Mining Exhibition" will take place at Olympia, London, W. This exhibition will, as its name implies, be representative of every sort and description of mining throughout the world, and will—it is believed—be the first of its kind yet organized in this country.

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



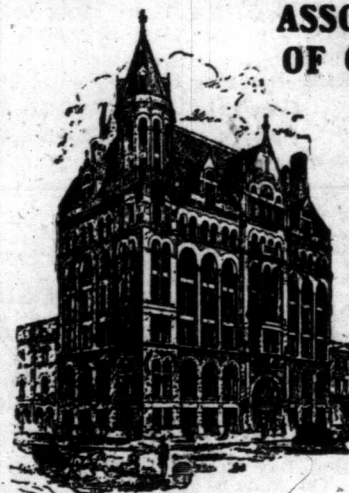
amounted to \$7,081,402—a gain over 1906 of \$1,577,855, bringing up the total insurance in force to \$51,091,848—a gain over 1906 of \$4,179,440, and yet the operating expenses were just about the same as last year.

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

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