

**FIRE INSURANCE.**

**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 Reinsurance 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, President. WM. SNIDER, Vice-President.

FRANK HEIGHT, Manager. T. L. ARMSTRONG, R. THOMAS ORR, Inspectors.

FROM PENS AND LIPS.

In view of the small loss to depositors in over forty years of the National Bank system, which is only one twenty-sixth of 1 per cent. per annum, the advocates of a guarantee fund make the further

exhibit of ignorance as to banking operations by saying: If this loss is so small, who go further and give us absolute security?—Professor McLaughlin at Nebraska Bankers Convention.

The Canadian Pacific stands unique for the amount of money that has gone into the property in one shape or another, against which no capital obligations were issued or are to-day outstanding. A mere inspection of the balance sheet no longer suffices to indicate the enormous amounts of surplus earnings and donations from various sources which have gone into the property to provide for its extension and development.—Financial Chronicle, New York.

The abounding prosperity which is likely to follow the present revival for some years to come will still further accelerate immigration into the fertile belt. This movement will not only be good for the persons directly concerned, but the money which will be earned by the agriculturists will circulate, more or less, all over Canada, and vivify the whole community with increased energy and activity. Also, there is no doubt that the amazing resources of the Dominion and the overwhelming evidence of its possibilities of producing wealth will operate upon the American agriculturists and capitalists in an even more convincing way than hitherto. American brains, American muscle and American dollars will assuredly come North in an ever-increasing ratio. It is to be hoped that not only British emigrants, but British capital will realize the true facts of the situation, and realize them in time.—London Financier.

**MILNES' LACKAWANNA COAL**

Highest Grade of ANTHRACITE

The price is just the same as other grades.

WHY not buy the best.

Phones M. 5597-5598

Main Office  
79 KING ST., E.

**THE CROWN LIFE INSURANCE CO.**

Has Exceptional Openings for a few

District Managers IN ONTARIO

Liberal contracts, with opportunities for advancement, are available to agents of ability and good character. Apply to

WILLIAM WALLACE, General Manager  
Head Office, Crown Life Building  
TORONTO.

**LIFE INSURANCE.**

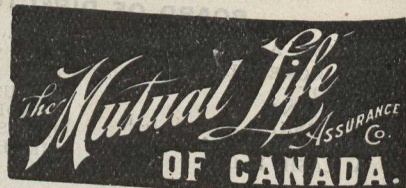


**One Year's Growth**

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