

THE METROPOLITAN LIFE INSURANCE CO.

(Incorporated by the State of New York)

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

ASSETS, \$176,429,015.04

Nearly three hundred thousand Canadians of all classes are policyholders in the Metropolitan. In 1906 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 1906.

412 per day in number of Claims Paid.

6,163 per day in number of Policies Issued.

\$1,320,403.09 per day in New Insurance Written.

\$138,909.09 per day in Payments to Policyholders and addition to Reserve

\$81,465.58 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 \$4,000,000.00.

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

Seven to One

That is about the ratio. About seven times as many persons are injured as die from all causes yearly. Accidents are a more prolific cause of death than any disease except lung diseases.

Twice as many people are accidentally killed as die of old age. Does it not seem reasonable to you as a business man that it would be to your interest to carry an accident policy.

WRITE THE

**EMPLOYERS' LIABILITY
ASSURANCE CORPORATION**

MONTREAL TORONTO

GRiffin & WOODLAND, Managers

SELECTING A FIRE OFFICE.

Before the actual selection of a fire office is made it is well that the intending policyholder should acquaint himself with the reputation of that office. So says Mr. J. C. McCleery in "How to Insure." By "reputation" I do not altogether mean its position from a balance-sheet point of view. That the office should be solvent, and perfectly capable of paying

PAID \$1,842 - RECEIVED \$2,948.

One of the Great-West Life Policyholders, who in 1892 took out a 15 year Endowment Policy, has this year been paid \$2,948 as cash value. His premium payments totaled \$1,842. The net profit on the transaction is \$1,106—and the Policyholder has had \$2,000 Insurance for fifteen years without cost.

Life Agents—what could be more helpful than such **RESULTS** to show to prospects? And this case is but one of many.

Agents are required at the following points:

District Agents for **Brockville** and **Kingston**
also Agents at **Picton**, **Orillia**, **Parry Sound**,
Strathroy and **North Bay**.

The Great-West Life Assurance Company

HEAD OFFICE - WINNIPEG.

Some Facts from the Report of 1906

SUN LIFE ASSURANCE COMPANY OF CANADA.

1 Cash Income from Premiums, Interest, Rents, etc.	\$6,212,613.09
Increase over 1905	495,128.79
2 Assets as at 31st December, 1906	24,302,608.65
Increase over 1905	2,982,307.82
3 Surplus earned during 1906	921,721.24
Of which there was distributed to policyholders entitled to participate that year	208,658.07
And set aside to place reserves on all policies issued since December 31st, 1902, on the 3 per cent. basis	207,768.53
Surplus over all Liabilities and Capital (according to Hm. Table, with 3 and 3 per cent. interest)	2,225,244.45
4 Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1906	1,980,853.22
5 Payments to Policyholders since organization	15,099,293.07
6 Assurances issued and paid for in Cash	17,410,058.27
7 Assurances in force December 31st, 1906	102,866,308

THE Federal Life Assurance Co.

HEAD OFFICE, - HAMILTON, CANADA.

Capital and Assets..... \$3,580,702 62
Total Assurance in Force..... 17,844,073 61
Paid to Policy-holders 1906..... 247,695 31

Most Desirable Policy Contracts.

DAVID DEXTER, - President and Managing Director

A FINANCIAL FAILURE

may be brought on by the dishonesty of a Manager, Book-keeper or Cashier. One means of prevention is at hand, viz., the investigation of character and strong moral effect of a bond furnished by

THE UNITED STATES FIDELITY AND GUARANTY CO.
of Baltimore, Md.

Head Office for Canada - 6 COLBORNE ST., TORONTO
A. E. KIRKPATRICK, Manager.

all just claims, goes without saying. But, after all, a fire insurance contract is, in most cases, an annual one, and the question of solvency is by no means of the paramount importance which is the first essential in the case of an office issuing life policies, though it is one which should be considered none the less.

In using the word "reputation" I refer rather to the character which the office bears for taking broad or narrow views of claims. An office whose dealings with clients are characterized by illiberality is an office to be looked upon as the Levite looked upon the man who went down from Jerusalem to Jericho and fell among thieves—only in this case it would be the thief and not the victim from whom the passer-by would stand aloof.

It is not to be expected that the man who has paid his premium regularly for years to some one office and, when a fire occurs—if one ever should occur—has his claim shaved to vanishing point, will ever afterwards be an enthusiastic advocate of fire insurance. If, on the other hand, his claim has been met promptly and liberally he himself will probably develop into an active agent for the office which has carried out its contract in a broad-minded spirit."