

FIRE INSURANCE.

[FIRE]
German American
Insurance Company
 New York

STATEMENT JANUARY 1, 1907
CAPITAL
\$1,500,000
RESERVED FOR ALL OTHER LIABILITIES
7,168,303
NET SURPLUS
5,130,426
ASSETS
13,798,729

AGENCIES THROUGHOUT CANADA.

THE DOMINION FIRE
INSURANCE COMPANY

Head Office - - Toronto
 Authorized Capital, \$1,000,000
 Subscribed Capital, \$634,000
 Government Deposit, \$64,733.33
 President:
 ROBERT F. MASSIE, Toronto.
 Vice-Presidents:
 ALEXANDER TURNER, Hamilton.
 PHILIP POCKOCK, London.
 Applications for agencies to be made to the
 General Manager.

QUEEN CITY

Fire Insurance Co.
HAND-IN-HAND
 Insurance Company

Millers & Manufacturers
 Insurance Company
Fire Ins. Exchange
 Corporation

Authorized Capital \$1,250,000
 Special attention given to placing large lines on mercantile and manufacturing risks that come up to our standard.

Offices—Queen City Chambers, Toronto
SCOTT & WALMSLEY,
 ESTABLISHED 1852
 Managers and Underwriters

Waterloo Mutual Fire Ins. Co.

ESTABLISHED IN 1865.
HEAD OFFICE - WATERLOO, ONT.
 Total Assets 31st Dec., 1905, \$514,000 00
 Policies in force in Western
 Ontario over - - 30,000 00

GEORGE RANDALL, **WM. SNIDER,**
 President. Vice-President.

FRANK HAIGHT, **T. L. ARMSTRONG,**
 Manager. R. THOMAS ORR. Inspectors

The London Mutual

Fire Insurance Co. of Canada

Established 1859.
 Losses Paid to Date - \$4,000,000 00
 Assets - \$847,449 88
HON. JOHN DRYDEN, **GEO. GILLIES,**
 President. Vice-President.
D. WISMILLER, Man. Director.
E. A. SHAW, City Agent, 9 Toronto Street

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.

Atlas Assurance Company, Limited
 of London, England

SUBSCRIBED CAPITAL, - - \$11,000,000

Total Security for Policyholders amounts to
 Twenty four Million Dollars. Claims paid ex-
 ceed One Hundred and Thirty Million Dollars.

The Company's guiding principles have ever been
 Caution and Liberality. Conservative selection of the
 risks accepted and Liberal treatment when they burn.
AGENTS—i.e., Real Agents who Work—wanted in unre-
presented districts.

North-West Department:
R. W. DOUGLAS, Local Manager, 341 Main Street,
 WINNIPEG.

Toronto Department:
SMITH & MACKENZIE, General Agents, 24 Toronto
 Street, Toronto

Head Office for Canada—MONTREAL
MATTHEW C. HINSHAW Branch Manager

A Healthy Sign

in the life of any publication is First: the
 condition of its subscription list; Second:
 its class of advertisers. The Commercial
 has never enjoyed a more prosperous period
 than the present—particularly in the matter of
 new subscribers. The reason is not far to seek.

This journal's paid circulation is larger
 than that of any weekly trade newspaper in
 Canada, and in the middle and Western
 Canada its circulation is larger than the
 combined circulation of all other trade news-
 papers.

Advertisers in the Commercial get
RESULTS. If you want business from
 the rapidly growing and best buying prov-
 inces place an advertisement in

THE COMMERCIAL
 ESTABLISHED 1828
 WINNIPEG

LIFE INSURANCE.

THE
Excelsior Life Insurance Company

ESTABLISHED 1864.
 Head Office: Excelsior Life Building
 59-61 Victoria St.
 TORONTO

1906 the most successful year in a career of uninter-
 rupted progress.

Insurance in Force - \$10,345,612.25
 Reserve - 1,000,705.75
 Assets - 1,004,677.40

The Excelsior excels in all those features which
 policy-holders are interested. Security and Produc-
 tiveness of Investments, Economy of Management, Low
 Mortality, Liberal Attractive Policies—Naturally result-
 ing in satisfactory profits.

Desirable appointments open for good Agents.
E. MARSHALL, **D. FASKEN,**
 General Manager; President.

A Phenomenal Record

AS a tree is known by its fruit, so also is a life
 company known by its actual results to policy-
 holders. In this respect



has few, if any, equals; the "actual results" realized
 under its policies have never been excelled by
 any Canadian Company.

This may be accounted for by the fact (1) That
 as this Company has no stockholders to absorb a
 part of its earnings, all its surplus belongs to and
 is equitably distributed among its policyholders; (2)
 It has the lowest expense ratio to income of
 any Canadian Company, notwithstanding that its net
 business in force in Canada during the past ten years
 has increased more rapidly than the Canadian
 business of any other native Company; (3) That its
 death losses have been, for many years, only about
 one-half of the amount "expected" and provided
 for, thus showing the excellently fine quality of
 the Company's business, and (4) That in 27 years,
 during which the Company has been in operation,
 not one dollar received from its policyholders has
 been lost out of the millions invested for their
 security—a phenomenal record.

HEAD OFFICE: WATERLOO, ONT.

THE HOME LIFE
ASSOCIATION
OF CANADA



HON. J. R. STRATTON - - - President
J. K. MCCUTCHEON - - - Managing Director
J. B. KIRBY - - - Secretary

The Continental Life Insurance Co.

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