

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

FROM PENS AND LIPS.

It is a great deal wiser to start out as a banker to get money enough to be a poet, than it is to start out as a poet, to get money enough to be a banker.—Somerville Journal.

There is every reason to feel satisfied with the lumber prospects for the coming winter.—Maritime Merchant.

The news that the York Loan shareholders will receive forty per cent. of their holdings will be quite acceptable to those unfortunates. At this late date it will be like getting money from home.—Lindsay Post.

In its attitude toward Canada the United States is inexcusably indifferent to its own interests. In the contemplation of the economic greatness of their own land the people of this country lose sight of what is going on elsewhere.—New York Sun.

The one hopeful factor in the situation is that everything points to harvest being from three to four weeks earlier this year, thus giving a longer period than usual before the close of navigation in which to get the wheat to the lake ports.—Regina Leader.

Try to lay down any principle of Imperial policy, which is not merely platitudes and verbiage, and you will almost immediately be struck by the fact that, if it is really applicable to one of the great divisions of the Empire, it is inapplicable to the other.—Lord Milner, in London.

All over the West the tax rate will be higher this year than last. This is rendered necessary by the low price for debentures, the big works commenced last year and the rapidly growing population without corresponding increase in land values since money became tighter.—Medicine Hat Times.

It seems to us that there are enough of straight Canadian propositions of substantial worth to more than use all the money that the Canadian banks can raise, and that not only would it be patriotic, although that is not a banking word, but certainly it would be on the line of prudence to keep our own money in our own country until we get a great deal richer than we are to-day.—Toronto World.

Cobalt has been pretty well proved, and not found wanting. It is employing thousands of men on productive labour, labour which has more to show at the end of the year than was paid out during the year, for there is sent out over the railway week by week, and month by month, a string of cars loaded with silver which has a value to the world and proves that there is something here worth having.—Silver City News.

It is the deterioration of conditions on the canal route which permitted New York railways to advance their rates to a figure which Canada could underbid, and the restoration of this permanent factor in the regulation of rates would be more effective than regulation at Montreal's convenience, and practical dictation as to how much surplus traffic should be allowed to New York.—New York Times.

The eyes of Canada, and even of the world are at present turned upon the great Canadian West; for not only does its product now effect the wheat market of the world, but on the outcome of the crop now ripening will depend, in a great measure, the financial prosperity of this country for the next few years. The cloud of depression which settled upon this continent nearly a year ago seems on the point of lifting, and its entire removal will be practically assured if the present crop prospects hold out as far as Canada is concerned.—Home Journal.

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