

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 Reinsurance Reserve \$317,758.95)...\$370,478.69
 Surplus.....\$520,032.98
 Security for Policyholders \$937,791.93

Head Office, TORONTO
 HON. JOHN DRYDEN President D. WEISMILLER 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 HRIGHT, T. L. ARMSTRONG, R. THOMAS ORR, Inspectors.
 Manager.

PUBLICATIONS REVIEWED.

CANADIAN ANNUAL REVIEW.
 The Canadian Annual Review is a volume which yearly increases in size and value. Considering the number of its pages, some 600 odd, the amount of

information given concerning happenings, financial, commercial, and otherwise, in the Dominion during the year is remarkable. A long article deals with financial affairs and conditions in Canada during 1907. The report of the Royal Commission on insurance is also dealt with, together with transportation and other topics. The conflict between capital and labor is treated in one chapter, general mining in another, immigration and commerce, public affairs and foreign affairs, in others. The book is well prepared, and illustrated. The Canadian Annual Review, 1907, by J. Castell Hopkins, F.R.S.S. The Annual Review Publishing Company, Limited, 2 College Street, Toronto. Price, \$3.

THE BURNING OF CHELSEA.

With commendable enterprise, the story of the burning of Chelsea, Mass., is off the publisher's presses soon after the last ember of the Chelsea conflagration has turned cold. Mr. W. M. Pratt, the author, tells the story of historic Chelsea from its beginning in 1624 to its twentieth century burning. The chapter dealing with statistics of the fire is perhaps of most interest to the distant reader. It was the third largest fire in point of area in the history of the United States, the flames covering an area of 492 acres. The book is well worth reading if only as a warning.—The Burning of Chelsea, by Walter Merriam Pratt. Samson Publishing Co., Boston, Mass.

TAXATION, STATE AND LOCAL.

Taxation interests all men, although the interest is not always amusement. The numerous papers read at the National Tax Association, which met some time ago at Columbus, Ohio, have been published in book form, and a very valuable volume they make. Taxation, state and local, is dealt with fully. One of the chapters deals with forest taxation, another with the single tax, and yet others with home rule in taxation, and the habitation tax.—State and Local Taxation. The Macmillan Company, New York and Toronto.

BUYERS' MAGAZINE.

The Buyers' Magazine is the latest publication to make its appearance in Toronto. The principal contents of the first number include: Should Buyers Come to Market? Laying Foundation for Buying; Are Goods Well Bought, Half Sold? Sir Thomas Shaughnessy's Ideal; A System for Buyers; News and Hints for Buyers. There are also many business notes and items of interest and for a first number the advertising patronage is creditable. This little magazine should be of use to business men generally.—The Buyers' Magazine; Commercial Publishing Company, 47-51 West King Street, Toronto.

The following companies have been incorporated in British Columbia:—

The Prince Rupert Brick Company, Limited, with a capital of \$60,000, is authorized to carry on business.

The Crown Lumber Company is authorized, among other things, to build, acquire, possess and operate factories, sawmills, planing mills, shingle mills, pulp mills, paper mills, grist mills, flour mills and machinery of all kinds. The capital is placed at \$150,000.

The Globe Lumber Company, capital \$50,000, is authorized to carry on a general lumber business, including the operation of steamers, steam tugs, barges or other vessels, as its business may require.

The Dominion Government plans to establish a forest reserve stretching east from the upper portion of the north arm of Burrard Inlet.

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 Agent 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