

THE METROPOLITAN LIFE INSURANCE CO.

(Incorporated by the State of New York)

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

ASSETS, \$198,320,463.23

Nearly three hundred thousand Canadians of all classes are policyholders in the Metropolitan. In 1907 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 1907

452 per day in number of Claims Paid.

6,391 per day in number of Policies Placed and Paid For.

\$1,239,393.45 per day in New Insurance Placed and Paid For.

\$162,489.27 per day in Payments to Policyholders and addition to Reserve

\$72,011.34 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 "Four Million."

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,
Secretary and Actuary

J. K. MACDONALD,
Managing Director.

POLICIES ISSUED ON ALL APPROVED PLANS



The Altar Of Friendship

Do not hazard your all on the altar of friendship. Thousands of men have been ruined by going surety for friends. Better far for you to pay a strong surety company the premium on the bond. It will pay you to enquire about our policies.

Employers' Liability Assurance Corporation,
MONTREAL — TORONTO

GRIFFIN & WOODLAND,
MANAGERS.

WILLIAM THOMSON & CO.,

St. John, Halifax, Montreal, Toronto, Winnipeg.
Managers of the Sterling Accident and Guarantee Company of Canada; the Ontario Fire Insurance Company. Special Agents New York Plate Glass Insurance Co.

"A COMPANY"

is known by the men it keeps "—to invert the old maxim!

The Great-West Life Assurance Company is able to secure and keep the best class of Agent, for the simple reason that the terms made with Agents are eminently liberal, and the Company's Policies are most desirable contracts to sell.

Capable producers are invited to write for further information. Address

The Great West Life ASSURANCE COMPANY
HEAD OFFICE, WINNIPEG

SUN LIFE ASSURANCE COMPANY OF CANADA

At 31st December, 1907

ASSETS	\$ 26,485,595.15
SURPLUS over all liabilities, and Capital according to the Hm Table with 3 1/2 and 3 per cent interest	2,046,884.42
ASSURANCES IN FORCE,	111,135,694.38

Prosperous and Progressive

The Federal Life Assurance Company

HEAD OFFICE: HAMILTON, CANADA.

Capital and Assets	\$3,870,472.74
Total Assurances in force	18,965,117.93
Paid to Policyholders in 1907.	287,268.17

Most Desirable Policy Contracts

DAVID DEXTER, President and Managing Director.

FIRE AND MARINE NOTES.

Continuous and increasing fire loss is discouraging capital from going into fire underwriting in the United States, or continuing in it. A recent instance is the Indianapolis Fire Insurance Company, which has been compelled to retire. Its retirement has been forced by numerous losses of the last few months.

The manufacturing town of Attleboro, not far from Boston, Mass., needed better water supply, both for domestic use and for fire protection, and advertised for tenders for a standpipe of designated capacity. Estimates were submitted for steel structure and reinforced concrete respectively, and preference was given to the latter. A Boston firm has just erected at that town a reinforced concrete standpipe 118 feet high by 50 feet internal diameter; walls 18 inches thick at the ground level and 8 inches thick at the top. A reinforced fillet connects the wall and bottom pan. Reasons why this material was preferred to steel were that the contract was taken for 10 per cent. less than steel (\$34,000 against \$37,135); the water contains so much carbon dioxide that it would consume an iron or steel tank unless \$400 a year was spent on paint; the concrete structure is practically indestructible. The Canadian Engineer, which describes and illustrates this structure, quotes from the report of the town superintendent the reasons for accepting this particular tender, viz., richness of concrete, extra steel reinforcement, method of construction. This is said to be the largest reinforced concrete standpipe yet constructed. The contractors guarantee it for a year; after which, if not before, we may expect to hear of many more being built; if the economical advantages claimed for this one are confirmed by experience.