

EMILIUS JARVIS & Co.MEMBERS TORONTO
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LONDON, ENG**STOCKS AND BONDS****ACCIDENTS AND DISEASE****The Ontario Accident and Lloyds Plate Glass Insurance Companies**Issue Specially Attractive Policies, covering Accident Accident and Sickness
Combined, Employers, Elevator, General and Public Liability, Plate Glass
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COVERED BY THE BONDS OF

THE DOMINION OF CANADA GUARANTEE & ACCIDENT INSURANCE CO.WHO ISSUE BONDS FOR ALL POSITIONS OF TRUST &c.
Write for particulars**J. E. ROBERTS, General Manager
TORONTO****WESTERN Assurance Co.**

Incorporated 1851. Fire and Marine.

Capital - - \$2,500,000 00
Assets, over - - 3,284,000 00
Income for 1907 over 3,299,000 00**Head Office TORONTO, ONT.****Hon. GEORGE A. COX, President.****W. B. BROCK, Vice-President** **W. B. MEIKLE, General Manager** **C. C. FOSTER, Secretary****NORTHERN ASSURANCE COMPANY.**

The salient points of the report of the Northern Assurance Company, presented to the shareholders at the annual meeting recently, are summarized below. In the fire department the net premiums during 1907 amounted to £1,268,468, an increase of £40,510 in comparison with those of the previous year. The net losses were £622,876, equal to 49.10 per cent., and the total expenses of management (including commission) were £444,053, or say 35 per cent. The result is that, after reserving 50 per cent. of the premiums to cover liabilities under current policies, a profit was earned of £181,284. The company does no life or accident business in Canada.

The Balance of Profit and Loss Account amounts to £286,995, out of which the directors propose: To add £100,000 to the Fire Reserve Fund (which will then amount to £900,000); to transfer £5,000 to the Employers' Liability Fund and £5,000 to the General Accident Fund; to pay a further dividend of £3 and a bonus of 10s. per share (in addition to the installment of shareholders' life bonus) on account of the year 1907; absorbing £185,000, and leaving £101,995 to be carried forward to the year 1908. The total Accumulated Funds of the Company on the 31st December amounted to £7,089,229.

Wallace, Ont., \$50,000 telephone debentures have been bid for by the following brokers:—McKenzie & Company, \$46,065; National Trust Company, \$47,430; Bank of Ottawa, \$47,805; W. C. Brent, \$43,829; Brouse, Mitchell & Company, \$45,226; Emilius Jarvis & Company, \$47,555.

BETTER BE SURE THAN SORRY.

The loss of life as a result of accidents, both public and private, is year by year growing quite alarming. In these days of keen competition, life becomes more complex and the risks people run in following their own vocation is greater. All this increases the likelihood of accidents and the intelligent man is he who is willing to pay out a little now for accident insurance, so that in case his turn comes he will be able to meet his expenses (which go on whether we will or no) when unable to earn. Make no mistake about it, no man is immune from accident or sickness, and if you have anyone depending upon your being able to be at the office or shop every day but Sundays and holidays, then you simply cannot afford to ignore the claims which an accident policy has upon you.

No form of insurance is so cheap from a dollar and cent point of view, and no insurance yields so much real help at the time it is most needed. **It is better to have and not need than need and not have.**

Every little while we are reminded of the many ways in which people may meet with accidents, a fall here, a trolley collision there and so it goes. While our attention is more particularly called to what may be called "spectacular" accidents it is well to remember that by far the largest number of people meet with accidents in the quieter walks of life. **The time to carry accident insurance is all the time.**

For an interesting proposition along the line of accident insurance drop a line or telephone the Ocean Accident & Guarantee Corporation, Traders Bank Building, Toronto.—
[Adv.]

**OLDEST ACCIDENT OFFICE
RAILWAY PASSENGERS'
ASSURANCE COMPANY
OF
LONDON, ENGLAND**CAPITAL
\$5,000,000
CLAIMS PAID
\$30,000,000Established
1849.**INSURANCE AGAINST
ACCIDENTS**
Of all Kinds, and Diseases.FIDELITY
GUARANTEE.WORKMEN'S COL-
LECTIVE INSURANCE.

EMPLOYERS LIABILITY.

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BAY STREET, Cor. RICHMOND
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Apply F. H. Russell, General Manager.**DEBENTURES****4 ¹/₂ %**Interest coupons payable half yearly. Backed up
by First Mortgages on Productive Real Estate.
Write for Fifteenth Annual Report.**THE PEOPLES BUILDING & LOAN ASSOCIATION,
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