FIRE INSURANCE.

Berman American

Insurance Company New York

STATEMENT JANUARY 1, 1907

CAPITAL \$ I, 500,000 RESERVED FOR ALL OTHER LIABILITIES

68,303 NET SURPLUS 130,426 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, \$54,733.33

President: ROBERT F. MASSIE, Toronto,

Vice-Presidents: ALEXANDER TURNER, Hamilton. PHILIP POCOCK, London.

Applications for agencies to be made to the General Manager.

Insurance Company Fire Ins. Exchange

Authorized Capitals \$1,250,000

Special attention given to placing large lines on mercantile and manufacturing risks that come up to our standard.

Offices-Queent City Chambers, Toronto

SCOTT & WALMSLEY,

ESTABLISHED 1858
Managers and Underwriters

Waterloo Mutual Fire Ins Co.

HEAD OFFICE - WATERLOO, ONT.

Total Assets 31st Dec., 1905, \$514,000 00 Policies in force in Western

30,000 00 Ontario over

GEORGE RANDALL, WM. SNIDER, 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, President GEO. GILLIES, Vice-President.

D. WEISMILLER, Man. Director. H. 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. Of ice. 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.

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 unrepresented 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

LIFE INSURANCE.

Excelsion life Company

Head Office: Excelsior Life Building

59-61 Victoria St. 1906 the most successful year in a career of uninter rupted progress.

rupted progress.

Insurance in Force - \$10,345,618.00
Reserve - - 1,089,789.75
Assets - - 1,604,477.59

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

Desirable appointments open for good Agents.

E. MARSHALL, Coneral Manager;

D. FASKEN, President.

LIFE INSURANCE.

THE DOMINION

HEAD OFFICE, WATERLOO, ONT.

THOS. HILLIARD, PRES. & MAN. DIR. J. B. HALL, A. I. A. A. A. S., - SECRETARY P. H. ROOS

FRED HALSTEAD.

\$1,238,938.00

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 37 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



HEAD OFFICE

Home Life Building, Toronto

Capital and Assets \$1,400,000

Reliable Agents wanted in unrepresented dis-

Correspondence solicited

- PRESIDENT

MANAGING-DIRECTOR - - 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.

Liberal Contracts to first-class men.

Liberal Contracts to first-class men.