

**FIRE INSURANCE.**

[FIRE]  
**German American**  
**Insurance Company**  
 New York

STATEMENT JANUARY 1, 1907  
**CAPITAL**  
**\$ 1,500,000**  
 RESERVED FOR ALL OTHER LIABILITIES  
**7,168,303**  
**NET SURPLUS**  
**5,130,426**  
**ASSETS**  
**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, \$51,733.33  
 President:  
 ROBERT F. MASSIE, Toronto.  
 Vice-Presidents:  
 ALEXANDER TURNER, Hamilton.  
 PHILIP POCOCK, London.  
 Applications for agencies to be made to the General Manager.

**QUEEN CITY**

Fire Insurance Co.

**HAND-IN-HAND**

Insurance Company

**Millers & Manufacturers**

Insurance Company

**Fire Ins. Exchange**

Corporation

Authorized Capital \$1,250,000

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

Offices—Queen City Chambers, Toronto

**SCOTT & WALMSLEY,**

ESTABLISHED 1858

Managers and Underwriters

**Waterloo Mutual Fire Ins Co.**

ESTABLISHED IN 1855.

HEAD OFFICE - WATERLOO, ONT.

Total Assets 31st Dec., 1905, \$514,000 00

Policies in force in Western

Ontario over - - 30,000 00

**GEORGE RANDALL,** **WM. SNIDER,**  
 President. Vice-President.

**FRANK HAIGHT,** **T. L. ARMSTRONG,** } Inspectors  
 Manager. **R. THOMAS ORR.**

**The London Mutual**

Fire Insurance Co. of Canada

Established 1850.

Losses Paid to Date - \$4,000,000 00

Assets - \$847,449 88

**HON. JOHN DRYDEN,** **GEO. GILLIES,**  
 President Vice-President.

**D. WEISMILLER,** Man. Director.

**E. 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.

Office, 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 exceed 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

**A Healthy Sign**

in the life of any publication is First: the condition of its subscription list; Second: its class of advertisers. The Commercial has never enjoyed a more prosperous period than the present—particularly in the matter of new subscribers. The reason is not far to seek.

This journal's paid circulation is larger than that of any weekly trade newspaper in Canada, and in the middle and Western Canada its circulation is larger than the combined circulation of all other trade newspapers.

Advertisers in the Commercial get RESULTS. If you want business from the rapidly growing and best buying provinces place an advertisement in

**THE COMMERCIAL**  
 ESTABLISHED 1850  
 GENERAL TRADE NEWSPAPER OF THE GREAT WEST,  
 WINNIPEG

**LIFE INSURANCE.**

THE **Excelsior Life** Insurance Company

ESTABLISHED 1889.

Head Office: Excelsior Life Building  
 59-61 Victoria St.  
 TORONTO

1906 the most successful year in a career of uninter-  
 rupted progress.

Insurance in Force - - \$10,345,618.00  
 Reserve - - - - - 1,000,789.75  
 Assets - - - - - 1,004,477.50

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,** **D. FASKEH,**  
 General Manager; President.

**A Phenomenal Record**

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 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 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  
**J. B. KIRBY** - - - - - 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.  
 Apply **O. B. WOODS,**—Managing-Director