

Hudson Bay Insurance COMPANY

HEAD OFFICE, VANCOUVER, B.C. CANADA

CAPITAL STOCK FULLY
SUBSCRIBED \$500,000

E. H. HEAPS, President

C. E. BERG, Manager

EMBEZZLEMENT

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

THE DOMINION LIFE Assurance Company

HEAD OFFICE. - - - WATERLOO, ONT.

THOS. HILLIARD, Pres. & Man. Dir. J. B. HALL, A.I.A., A.A.S., Sec.
P. H. ROOS, Treasurer. FRED. HALSTEAD, Supt. of Agencies.

Surplus, \$268,500.57 - Assets, \$1,620,361.68

BY representing a Company second to none in general excellence, and by offering a policy embodying every desirable guarantee and privilege, agents of The Equitable Life Assurance Society of the United States are able to succeed where other agents, less fortunately situated, fail.

Some agents never experience the impetus which the backing of a large ably managed company gives in the selling of Life insurance. The impregnable strength of The Equitable: its standard, up-to-date policies; its liberality and fair dealing are advantages which the most humble representative may enjoy and profit by.

The Equitable is the exemplification of all that is desirable in a life insurance company. Its assets are safely and profitably invested; its affairs are conducted economically, solely in the interest of its policy-holders; its policies are liberal and comprehensive; its great financial strength insures the fulfilment of every obligation promptly and in full.

The demand for insurance such as offered by The Equitable is becoming greater each year. The return to Equitable representatives will be measured only by their industry, intelligence and zeal.

**THE EQUITABLE LIFE ASSURANCE
SOCIETY OF THE UNITED STATES**
120 BROADWAY, NEW YORK.

When in London call on the Monetary Times, 225 Outer Temple, Strand.

Authorized Capital - - - \$1,000,000.00
Subscribed Capital - - - 575,000.00
Deposited with Government 53,523.25

Dominion Fire Insurance Co.

Head Office: 44 VICTORIA STREET

Manager—ROBT. F. MASSIE. TORONTO.

WORKMEN'S RIGHTS

In Canada a workman may proceed against his employer under the Workman's Compensation for Injuries Act, and at common law. That means untold annoyance and inconvenience to an employer. An employer is even liable for damages to an employee for injury resulting from the negligence of a fellow employee. Oftentimes a workman will get back at an employer in this way. The employee may or may not win. Whether he does or not it means a great deal of anxiety to you as an employer. Let us relieve you of all this. Our liability policies are designed to do this very thing.

Will be glad to explain our plan.

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EMPLOYERS' LIABILITY ASSURANCE CORPORATION

LIMITED
MONTREAL TORONTO
GRIFFIN & WOODLAND, Managers



THE PRUDENTIAL

is constantly extending its field of operations. There are unlimited opportunities to-day for men of ability and energy to succeed with us.

THE PRUDENTIAL

invites you to write for particulars of an agency contract.

THE PRUDENTIAL INSURANCE CO'Y. OF AMERICA

Incorporated as a Stock Company by the State of New Jersey.

John F. Dryden, President Home Office, Newark, N.J.

OCTOBER FIRE LOSSES.

In ten months this year the fire loss for the United States and Canada, as compiled by the New York Journal of Commerce, was ten millions less than for ten months of 1908. The figures are \$168,865,000 this year as against \$208,098,000 last year. This is hopeful, especially as every month but two shows a decline as compared with 1908, the latter half of the period making the most satisfactory showing for the insurance companies.

October was a worse month for fires than any of five which preceded it, witnessing a destruction of \$17,765,000, where the average of ten months was only \$16,800,000. Canada had losses of \$350,000 at Midland, \$160,000 at Hutton, Alta. (the entire town), and \$1,200,000 at Quebec, which helped to swell this total. Canada's losses for the month as compiled by the Monetary Times were \$2,208,718 and for the ten months \$16,536,534.

The real estate dealers of Prince Rupert have formed an exchange, which has for its principle object, the keeping down of prices of property, by operating a central list on which may be found all the best available properties. Mr. G. R. Naden, is president; Mr. George E. Gibson, vice-president; Mr. E. C. Gibbons, treasurer; Mr. H. M. Leonard, secretary; and Messrs. J. Y. Rochester, M. M. Stephens, Charles Planitz, G. W. Arnott, T. D. Pattullo, W. M. Law, directors.