

FIRE INSURANCE.

German American
Insurance Company
New York

STATEMENT JANUARY 1, 1908

CAPITAL
\$1,500,000
RESERVED FOR ALL OTHER LIABILITIES
7,592,685
NET SURPLUS
4,415,353
ASSETS
13,508,038

AGENCIES THROUGHOUT CANADA.

London Mutual Fire

ESTABLISHED 1859

Assets.....\$890,511.67
Liabilities, (including Reinsurance Reserve \$317,758.95)...\$370,478.69
Surplus.....\$520,032.98
Security for Policyholders \$937,791.93

Head Office, TORONTO

HON. JOHN DRYDEN D. WEISMILLER
President Sec'y and Man. Dir.

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

Waterloo Mutual Fire Ins. Co.

ESTABLISHED IN 1863.

HEAD OFFICE - WATERLOO, ONT.

Total Assets 31st Dec., '05, \$514,000.00
Policies in force in Western Ontario over - - \$30,000.00

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

FRANK HIGHT, T. L. ARMSTRONG, Inspectors.
Manager. R. THOMAS ORR.

FROM PENS AND LIPS.

Has Canada's century begun?—New York Sun.

The fire at Grand Forks again reminds us that eternal vigilance is the price of safety.—Vancouver Daily Province.

In every large business community bankers are looked upon as the moulders of public opinion in financial matters.—C. R. Rand, at Vancouver.

Clues as to the identity of the criminal in arson cases are more difficult to find than in almost any other sort of crime, for the fire, in so many cases, destroys all such clues.—United States Investor.

So these financial depressions are really to a great extent loss of confidence on the part of some of the leading business men, and when one gets alarmed, down comes the entire fabric.—Calgary Morning Albertan.

The comptroller of the currency is preparing new rules for the guidance of bank examiners. One of the rules should require examiners to reveal the condition of a shaky bank before it closes.—Omaha Bee.

It is to the interest of the taxpayer and ratepayer to see not only that money is spent, but that it is spent well. In that, and in that alone, is the guarantee for the prosperity of the public purse. Mr. Lloyd George, in London.

The keynote of the Canadian banking system has from the first been efficient Government control. The policy has always been to grant bank charters with caution and under safeguards which would absolutely ensure the interests of the general public.—Canada, London.

On the whole the manner in which the period of depression has been weathered reflects the greatest credit upon our banks and bankers and will in the future have a far-reaching influence in still further confirming the confidence with which both are regarded by the people of Canada.—Ottawa Citizen.

London is learning this lesson. What Cobalt interests it has are involved in doubt or reprehensible circling. Better by far is it to have the truth: that Canadian gold and silver mining notations, when not vouched for by responsible business men, financiers, and engineers, are best left religiously alone.—Alexander Gray, in London Mining Journal.

If the millions of visitors who pass through the turnstiles at the Franco-British Exhibition could be induced on their departure to name the section which, taken by itself, offered the greatest attraction and interest, there is but little doubt that the Canadian Government's magnificent pavilion would stand easily at the head of the poll.—London Times.

The true secret of the success of every great bank of issue is due largely to the following six factors:—Control by responsible and interested resident citizens; public confidence in the accuracy of its statements; permanent deposit of public funds; ample, but not excessive, capital; freedom from legislative restraint, and the fact that it is a monopoly.—R. C. Milliken, in Bankers' Monthly.

Many of the Cobalt properties are building smelters, and the next few months should see several more of these plants in operation at the Canadian silver camp. There is little doubt that the properties are getting out of the hands of the promoters and that the right sort of mining men are working the majority of the mines from a business standpoint.—Wall Street Journal.

It is argued by some that the Canadian fire companies are merely anxious to obtain a form of protection for an infant industry, but with this we cannot in any way agree. If the term "infant" is allowable, it must be admitted that it is a strong, lusty infant, which asks for nothing more than equal conditions of competition and fair play for all.—Canadian Gazette, London.

LIFE INSURANCE.

One Year's Growth

The strength of a bank is tested by its ability to successfully weather financial storms.

The strength of a Life Company is tested by its ability to grow in "hard times."

Last year the New Business of



amounted to \$7,081,402—a gain over 1906 of \$1,577,855, bringing up the total insurance in force to \$51,091,848—a gain over 1906 of \$4,179,440, and yet the operating expenses were just about the same as last year.

The Company also made substantial gains over 1906. In Assets, \$1,271,255; in Reserves, \$966,221; in Income, \$171,147; and in surplus \$300,341.

Agencies in all the principal towns and cities in Canada.

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
A. J. WALKER, A.C.A. - - - - - SECRETARY

The Continental Life Insurance Company

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

Low Premium Rates.
Policies indisputable from date of Issue.
Loan Value Guaranteed after two years,
Cash Surrender and Paid-up Values Guaranteed after Three Years.
No Restrictions as to Residence, Travel or Occupation.

These are some of the advantages of Insuring in

The Crown Life Insurance Company

Head Office:

Crown Life Building, Toronto, Can.

Most Liberal Policy in the Market. Good Territory available to Reliable Representatives.

COL. THE HON. D. TISDALE, P. C., M.P.,
President.

WILLIAM WALLACE, General Manager.
A. H. SELWYN MARKS, Secretary