

GUARDIAN

ASSURANCE COMPANY, LIMITED

Head Office:

11 LOMBARD STREET, LONDON, E.C.

Established by Deed of Settlement in 1821, and Registered
under the Joint Stock Companies Act in 1893

The Annual Meeting of this Company was held Friday, 29th May, 1908, when the Directors' Report for the year ending December 31st, was presented.

The following surpluses are taken from it:

FIRE DEPARTMENT

The Fire Premiums, after deducting re-insurances, amounted to \$2,693,250, as against \$2,630,517 in 1906, showing an increase of \$62,693, and the Losses, after making the same deduction, to \$1,507,595, being 55.97 per cent. of the premiums. The Premium Reserve Fund now amounts to \$1,199,250, and the General Reserve Fund to \$2,550,000 making the Total Fund in this Department \$3,749,250.

LIFE DEPARTMENT

The total Number of Policies in force on 31st December last was 13,117, assuring, with Bonuses, \$42,879,525. Of this sum \$3,253,866 was re-assured with other Offices, thus reducing the ultimate liability of the Company to \$39,625,660.

The Funds of the Life Department at the same date, including the Investment Reserve Fund of \$150,000, amounted to \$16,760,617.

Capital Subscribed - \$10,000,000
Capital Paid-Up - 5,000,000

NOTE—In the above \$5.00 is taken as the equivalent of £1 Sterling

Head Office for Canada: Guardian Building, Montreal

Trustees for Canada:

W. M. RAMSAY, Esq.

J. O. GRAVEL, Esq.

R. WILSON SMITH, Esq.

HON. ALPH. DESJARDINS

H. M. LAMBERT,

Manager

BERTRAM E. HARDS,

Assistant Manager

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 \$800,341.

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