

## THE BRITISH AMERICA ASSURANCE COMPANY

Incorporated 1833.

**FIRE, HAIL, OCEAN MARINE  
AND INLAND MARINE INSURANCE**

**HEAD OFFICE: TORONTO**

**Old Reliable Progressive**  
Assets over - - \$2,500,000.00  
Losses paid since organization  
over - - \$39,000,000.00

### DIRECTORS:

**W. R. BROCK, President.**

**W. B. MEIKLE, Vice-President**

JOHN AIRD  
ROBT. BICKERDIKE, M.P.  
ALFRED COOPER  
H. C. COX  
JOHN HOSKIN, K.C., LL.D.  
D. B. HANNA

Z. A. LASH, K.C., LL.D.  
GEO. A. MORROW  
AUGUSTUS MYERS  
LT. COL. FREDERIC NICHOLLS  
COL. SIR HENRY PELLATT  
E. R. WOOD.

**W. B. MEIKLE,**  
General Manager

**E. F. GARROW,**  
Secretary

**THOMAS F. DOBBIN, Resident Manager**  
**MONTREAL**

## NORWICH UNION FIRE INSURANCE SOCIETY, Limited

INSURANCE AGAINST

**Fire, Accident and Sickness  
Employers' Liability  
Automobile, Plate Glass**

**Agents wanted for the Accident Branch.**

**Head Office for Canada - - TORONTO**  
**Head Office for Province of Quebec, MONTREAL**

JOHN MacEWEN, Superintendent for Quebec.

## L'UNION FIRE INSURANCE COMPANY, Limited

**Head Office: PARIS, France.**

Established 1828

Capital fully subscribed . . \$ 2,000,000.00  
Net Premiums in 1913 . . . 5,561,441.00  
Total Losses paid to 31st Dec., 1913 90,120,000.00

**Canadian Branch:**

**LEWIS BUILDING, 17 ST. JOHN STREET, MONTREAL**

**Manager for Canada:**

**MAURICE FERRAND**

**First British Insurance Office Established in Canada, 1804**

## INTENDING ASSURERS

Should read the "THREE MINUTES" Leaflet  
of the

**PHOENIX ASSURANCE CO., Limited,**  
OF LONDON, ENGLAND (Founded 1782)

Copies of this and full information regarding  
the Company's system, its equitable principles  
and liberal policies, may be obtained at the Head  
Office,

**100 ST. FRANCOIS-XAVIER STREET, MONTREAL**  
The Company offers to the Public every advantage which

### LIFE ASSURANCE

conducted under the most favourable conditions is capable of  
affording:

**At the BONUS DIVISION for the five years ending  
31st DECEMBER, 1910**

(1) A UNIFORM ADDITION of \$85 per \$1,000 was  
declared on all classes of Full-Bonus Policies.

(2) A GUARANTEED BONUS was also declared  
of \$12.50 per \$1,000 per annum on Full-Bonus Policies  
becoming claims by death, and \$17 per \$1,000 per annum  
on Endowment Assurances maturing before 31st  
December, 1915. These bonuses apply to new as well  
as existing policies.

**H. B. F. Bingham, R. MacD. Paterson, } Joint**  
Life Superintendent. **J. B. Paterson, } Managers**

### Agents Wanted

Established 1864.

## New York Underwriters Agency.

**A. & J. H. STODDART REGISTERED**  
**100 William Street, NEW YORK**

### PROVINCIAL AGENTS.

MURPHY, LOVE, HAMILTON  
& BASCOM.  
Toronto, Ont.  
OSLER, HAMMOND & NANTON,  
Winnipeg, Man.  
ALFRED J. BELL & Co.  
Halifax, N.S.

JOHN WM. MOLSON  
& ROBERT Y. HUNTER  
Montreal, Que.  
WHITE & CALKIN  
St. John, N.B.  
ATY & SONS, LTD.,  
St. John's, Nfld.

**T. D. RICHARDSON, Supt. for Canada, TORONTO**

## Scottish Union and National Insurance Co., of Edinburgh, Scotland

ESTABLISHED 1826

Capital, . . . . \$30,000,000  
Total Assets, . . . . 72,238,564  
Deposited with Dominion Gov't, . . 361,883  
Invested Assets in Canada, . . . 7,166,267

**NORTH AMERICAN DEPT., HARTFORD, CONN. U.S.A.**

**JAMES H. BREWSTER, Manager**

ESHWART & EVANS, Resident Agents . . . . . Montreal  
MEDLAND & SON . . . . . Toronto  
ALLAN KILLAM & McKAY, LTD. . . . . Winnipeg