

FIRE INSURANCE COMPANIES



Canada Branch
Head Office, Montreal

DIRECTORS:

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THE LAW UNION & ROCK INSURANCE CO., Limited

of London FOUNDED IN 1806.
Assets exceed \$45,000,000. Over \$8,000,000 invested in Canada.
FIRE and ACCIDENT RISKS accepted.
Canadian Head Office:—115 St. James St., Place d'Armes, Montreal.
Agents wanted in unrepresented towns in Canada.
Alex. S. Matthew, Manager,
W. D. Aiken, Sub-Manager,
Accident Department. J. E. E. DICKSON,
Canadian Manager.

The LONDON ASSURANCE

Head Office, Canada Branch, MONTREAL

Total Funds - - \$20,000,000

Established A.D. 1720. FIRE RISKS accepted at current rates.
Toronto Agents : : : S. Bruce Harman, 19 Wellington St. East.

British and Canadian Underwriters

Assets, \$10,297,530 :: NORWICH, England

Guaranteed by the Norwich Union Fire Insurance
Society, Limited, of Norwich, England.

Head Office for Canada:

12-14 Wellington Street East - TORONTO

JOHN B. LAIDLAW, Manager.

BURRUSS & SWEATMAN, LIMITED

Toronto Agents.

MERCHANTS FIRE INSURANCE COMPANY

Geo. H. HERS, President JOHN H. C. DURHAM, General Manager
FREDERIC P. WYTHE, Inspector

Authorized Capital, \$500,000. Subscribed Capital, \$300,000

Head Office—Merchants Fire Building,

86 Adelaide Street East, TORONTO

THE EQUITY FIRE INSURANCE COMPANY

Established 1896

HON. THOS. CRAWFORD, President; WM. GREENWOOD BROWN, Gen. Mgr.

Assets on January 1st, 1911 \$426,699.64

Liabilities " " 211,318.44

Government Reserve, Jan. 1st, 1911 162,664.13

Security to Policyholders 378,045.35

The Equity offers \$300,000 Security in
Excess of Government Requirements

GENERAL AGENTS.

MONTREAL—Carson Bros. WINNIPEG—Brown Clarke Agency.
SYDNEY—Young & Lorway. VANCOUVER—W. S. Holland.
REGINA—McCallum, Hill & Co. HALIFAX—Faulkner & Co.
CALGARY—Geo. A. Lavis. ST. JOHN—J. M. Queen.

Head Office - 24 King St. W., TORONTO



Fire Insurance Company, Limited, of PARIS, FRANCE

Capital—fully subscribed \$ 2,000,000
Fire Reserve Fund 4,211,540
Profit and Loss Account 243,156
Losses paid since organization 78,500,000
Net premium income in 1910 4,651,840

Canadian Branch, 94 Notre Dame St. W., Montreal.

Manager for Canada, MAURICE FERRAND.

Toronto Office, 18 Wellington St. East.

J. H. EWART, Chief Agent.

ATLANTIC STEAMSHIP RATES.

A London cable says that the increase of 10 per cent. in North Atlantic fares announced this week is only the beginning of greater changes in connection with the shipping trade between the United Kingdom and the United States and Canada. Far more important is the renewal of the pooling arrangement which expired by effluxion of time on June 30 last and was the subject of a conference in London about two months ago. The conference was adjourned to October without any satisfactory result being reached. Several companies claim, and are entitled to a larger participation in the pool than they have hitherto enjoyed, but any alteration is opposed by those lines which would stand to suffer by a rearrangement. The latter are mainly Continental lines, as the Atlantic passenger has recently tended to travel by the non-Continental lines. A further difficulty is introduced by the desire of the Canadian companies not to have anything to do with the pool, but it is thought that if the rate of participation of the Dominion lines is increased they may be induced to co-operate.

Two practical engineers have stated during the last week that when the projected works at St. John are completed it will be the best equipped port on the Atlantic sea board. The gentlemen referred to are Mr. H. A. Woods, assistant chief engineer of the Grand Trunk Pacific Railway, and Mr. A. M. Bouillon, the district engineer of the company in New Brunswick. Mr. Woods visited St. John to make with his associate a practical study of the site of the company's terminals at St. John Harbor East. The company have some eighty acres on the shores of the harbor and their plans are to be so made as that they shall fit in with those of the Federal Government for a dry dock, ship repair plant, wharves, breakwater and possibly a ship-building plant. The contract for the dry dock, etc., may be awarded to Messrs. Norton Griffiths & Company, who are the lowest tenderers, and the work to be done will involve eventually an expenditure of \$12,000,000 or \$14,000,000.