

THE
Continental Insurance Company
OF NEW YORK
 HENRY EVANS, President
 "THE BIG COMPANY"
TORNADO FIRE MARINE
ASSETS EXCEED \$35,866,635
 W. E. BALDWIN, Manager Head Office for Canada and Newfoundland: 17 ST. JOHN ST., MONTREAL F. K. RIDGE, Agency Supt.

LICENSED BY THE DOMINION GOVERNMENT

THE FIDELITY-PHENIX
FIRE INSURANCE COMPANY OF NEW YORK
 HENRY EVANS, President
 "THE OLD PHENIX"
Assets Exceed - \$20,900,000
 Head Office for Canada and Newfoundland 17 St. John St., MONTREAL F. K. RIDGE, Agency Supt.
 W. E. BALDWIN, Manager.

First British Insurance Office Established in Canada, 1804

INTENDING ASSURERS

Should read the "THREE MINUTES" Leaflet of the
PHOENIX ASSURANCE COMPANY, 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, 1915
 A UNIFORM ADDITION of \$75 per \$1,000 was declared on all classes of Full-Bonus Policies, at the rate of \$15 per \$1,000 assured in respect of each full annual premium paid since 1st January, 1911. This bonus applies to new as well as existing policies.

R. MacD. PATERSON, } Joint
 J. B. PATERSON, } Managers
Agents Wanted

NOTICE IS HEREBY GIVEN

That the Department of Insurance, Canada, has granted License No. 700, dated 15th February, 1918, under the Insurance Act, 1917, to the

ROYAL EXCHANGE ASSURANCE

to transact in Canada the business of Fire Insurance, Accident Insurance, Sickness Insurance and Automobile Insurance.

ARTHUR BARRY,
 General Manager for Canada,
 Royal Exchange Assurance.

SCOTTISH UNION AND NATIONAL
Insurance Company, of Edinburgh, Scotland.
 ESTABLISHED 1824

Capital, - - - - -	\$30,000,000
Total Assets, - - - - -	79,656,784
Deposited with Dominion Gov't, - - -	391,883
Invested Assets in Canada, - - - - -	7,695,338

NORTH AMERICAN DEPT., HARTFORD, CONN. U.S.A.
 JAMES H. BREWSTER, Manager

ESNHART & EVANS, Resident Agents	Montreal
MEDLAND & SON	Toronto
ALLAN KILLAM & MCKAY, LTD.	Winnipeg

THE LIFE AGENT'S MANUAL
 Published by The Chronicle, Montreal

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