

INSURANCE COMPANIES

Hudson Bay Insurance Co.

Head Office .. VANCOUVER, B.C.

J. R. BERRY, President.

C. E. BERG, General Manager.

Authorized Capital ..	\$2,000,000.00
Subscribed Capital ..	882,500.00
Paid-up Capital ..	185,930.00
Net Cash Surplus ..	103,639.28
SECURITY TO POLICYHOLDERS ...	986,139.28

A STRICTLY CANADIAN COMPANY

GUARDIAN Assets exceed
ASSURANCE COMPANY Thirty - Two
Established 1821. :: LIMITED Million Dollars

Head Office for Canada, Guardian Bldg., Montreal

H. M. LAMBERT, Manager. B. E. HARDS, Assistant Manager.

ARMSTRONG & DeWITT, General Agents.
6 Wellington Street East, TORONTO

WESTERN INCORPORATED 1851
ASSURANCE COMPANY Fire and Marine

Assets.....over \$3,000,000.00

Losses paid since organization " 55,000,000.00

Head Office—
TORONTO, Ont.

HON. GEORGE A. COX,
President.

W. B. BROCK,
Vice-President.

W. B. MEIKLE
General Manager.

C. C. FOSTER,
Secretary.

The Equity Fire Insurance Company of Canada

January 1st, 1913

ASSETS	\$230,476.74
UNCALLED CAPITAL.....	405,502.50
TOTAL	\$635,979.24
GOVERNMENT RESERVE.....	\$128,179.00

SURPLUS SECURITY to POLICYHOLDERS \$478,164.23
TOTAL SECURITY to POLICYHOLDERS... 606,343.23

WM. GREENWOOD BROWN,
General Manager



The LONDON MUTUAL Fire Insurance Company

Established 1859

Head Office: 31 Scott St., Toronto

Assets December 31, 1912\$1,012,673.58
Liabilities do 368,334.81

Surplus do 644,338.77

Security for Policy Holders 1,031,161.17

The Strongest Canadian Non-Tariff Company

Agents wanted in unrepresented Districts.

F. D. WILLIAMS, Managing Director.

Commercial Union Assurance Co.

LIMITED, OF LONDON, ENGLAND

Total Annual Income Exceeds	\$ 39,500,000
Total Funds Exceed	118,000,000
Total Fire Losses Paid	135,780,550
Deposit with Dominion Government.....	1,284,327

Head Office Canadian Branch, Commercial Union Bldg., Montreal.

JAS. MCGREGOR, MANAGER

Toronto Office 49 WELLINGTON ST. EAST.

GEO. R. HARGRAFT, Gen. Agent for Toronto and County of York.

Phoenix Assurance Company, Limited

FIRE

of London, England

LIFE

Founded 1792

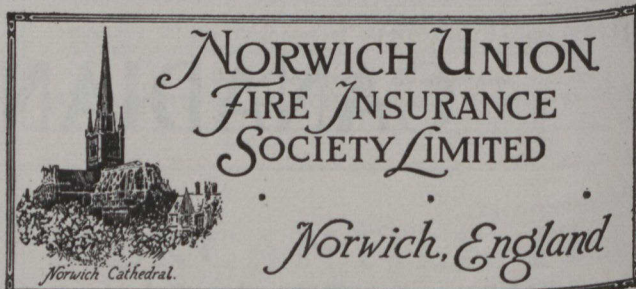
Total resources over	\$ 90,000,000
Fire losses paid	425,000,000
Deposit with Federal Government and Investment in Canada for security of Canadian policy holders only exceed	2,500,000

Agents wanted in both branches. Apply to

R. MacD. Paterson, } Managers
J. B. Paterson

100 St. Francois Xavier St., Montreal, Que.

All with profit policies taken out prior to 31st December will participate in four full years' reversionary bonus as at 1915.



Fire, Accident and Sickness
Employers' Liability Plate Glass

Agents Wanted for the Accident Branch

HEAD OFFICE FOR CANADA

TORONTO

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MANUAL OF CANADIAN BANKING

By H. M. P. ECKARDT

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TORONTO