

BRITISH TRADERS' INSURANCE COMPANY
 Limited
 Established 1865
 AGENCIES THROUGHOUT THE WORLD
Fire—Marine—Automobile
 General Agents, Toronto
 Automobile Department: WINDEYER BROS. & DONALDSON
 General Agents Fire Department: G. S. PEARCEY
Head Office for Canada, 36 Toronto St., Toronto
 Manager for Canada, C. R. DRAYTON

THE Wawanesa Mutual Insurance Co.
 Head Office: WAWANESA, MAN.
 OWNED AND OPERATED BY FARMERS
 In Manitoba, Saskatchewan, Alberta and British Columbia.
 Insuring Farm Property only, at the lowest possible cost to the assured

Assets	\$ 1,437,252.37
As at Reserve for Unearned Premiums	94,542.18
December Number of Policies in Force	40,000
31st, 1919 Amount of Insurance in Force	83,290,110.00
Increase in Business during 1919	7,658,573.00

FARMERS: Why insure in small or weak Mutual Companies, when you can insure with the Wawanesa Mutual, the largest and strongest strictly Farmers' Mutual Fire Insurance Company in Canada.
 AGENTS IN ALL LOCALITIES
 This Company has no connection with The Western Canada Mutual Fire Insurance Association, or any other combination of Mutual Companies.

WESTERN ASSURANCE COMPANY INCORPORATED 1851
 Fire, Marine, Automobile, Explosion, Riots, Civil Com-motions & Strikes.
 Assets
 over \$8,300,000.00 || Losses paid since organization | 77,700,000.00 |

Head Offices: TORONTO, Ont.
 W. B. MEIKLE, President and General Manager
 C. S. WAINWRIGHT, Secretary
 A. R. PRINGLE, Canadian Fire Manager



The Union
 Fire Insurance Company, Limited, of PARIS, FRANCE
 Capital fully subscribed, 50% paid up \$ 2,000,000.00
 Fire and General Reserve Funds 8,270,000.00
 Available Balance from Profit and Loss Account 55,891.00
 Net premiums in 1919 8,648,669.00
 Total Losses paid to 31st December, 1919 114,500,000.00
 Canadian Branch, 17 St. John Street, Montreal; Manager for Canada, MAURICE FERRAND, Toronto Offices, J. H. EWART, Chief Agent, 18 Wellington St. East; R. B. RICE & SONS, Toronto Agents, 66 Victoria St.

SUN FIRE FOUNDED A.D. 1710
 THE OLDEST INSURANCE CO. IN THE WORLD
 Canadian Branch ... Toronto
 LYMAN ROOT, Manager

THE NORTH EMPIRE FIRE INSURANCE Co.
 HEAD OFFICE: WINNIPEG, MAN.
 Toronto Office: 218 Confederation Life Bldg.
 J. E. HOUNSOM, Manager
 (Policies guaranteed by the London Guarantee and Accident Company, Limited)

THE MERCANTILE FIRE INSURANCE COMPANY Incorporated 1875
 All Policies Guaranteed by the LONDON and LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL.

The LONDON ASSURANCE
 Head Office, Canada Branch, MONTREAL
 Total Funds exceed \$42,500,000
 Established A.D. 1720. FIRE RISKS accepted at current rates
 Toronto Agents, Armstrong, DeWitt & Crossin, Ltd., 36 Toronto St.

The Commercial Life Assurance Company of Canada
 Head Offices, C.P.R. Bldg., Edmonton

THE ROYAL SCOTTISH INSURANCE COMPANY, LIMITED of Glasgow, Scotland
 Contracts guaranteed by the NORTHERN ASSURANCE COMPANY, LTD., of LONDON, ENG.
 Head Office for Canada: Room 306, Lewis Bldg., 17 St. John St., Montreal
 G. E. MOBERLY, Manager.

British America Assurance Company
 FIRE, MARINE, HAIL and AUTOMOBILE
 INCORPORATED 1833
 HEAD OFFICES: TORONTO
 W. B. MEIKLE, President and General Manager
 E. P. GARROW, Secretary.
Assets Over \$4,300,000.00
Losses paid since organization over \$47,500,000.00

CALEDONIAN INSURANCE COMPANY
 The Oldest Scottish Fire Office
 Head Office for Canada - MONTREAL
 J. G. BORTHWICK, Manager
MUNTZ & BEATTY, Limited, Resident Agents
 H. W. RANDLE, Inspector
 Temple Bldg., Bay St., TORONTO Telephone Main 66, 67, 68 & 69

Waterloo Mutual Fire Insurance Company
 ESTABLISHED IN 1863
 Head Office - Waterloo, Ont.
 Total Assets 31st December, 1918, over..... \$1,000,000.00
 Policies in force in Western Ontario, over 30,000
 GEORGE DIEBEL, President. ALLAN BOWMAN, Vice-President.
 L. W. SHUH, Manager. BYRON E. BECHTEL, Inspector.