

# SAFETY, SERVICE AND SATISFACTION

The Fidelity-Phenix organization is built on the foundation of safety to our assureds, service to our agents, and satisfaction to both. The soundness of every Fidelity-Phenix policy and the company's fair dealing with all claimants, constitute the basis of Fidelity-Phenix agency service. Every Fidelity-Phenix man, in office or in field, is trained to give Fidelity-Phenix service. The agent derives benefit in direct ratio to the use he makes of it.

*Co-operation will pay us both*

## FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK

HENRY EVANS, President  
**CANADIAN HEAD OFFICE: 17 ST. JOHN STREET, MONTREAL**  
 W. E. BALDWIN, Manager



**L'UNION**  
**Fire Insurance Company, Limited, of PARIS, FRANCE**

Capital fully subscribed, 25% paid up .....	\$ 2,000,000 00
Fire Reserve Funds .....	6,792,000 00
Available Balance from Profit and Loss Account .....	118,405 00
Total Losses paid to 31st December, 1918 .....	108,718,000 00
Net premium income in 1918 .....	7,105,053 00

Canadian Branch, 17 St. John Street, Montreal; Manager for Canada, MAURICE FERRAND, Toronto Office, 18 Wellington St East J. H. EWART, Chief Agent.

## Royal Exchange Assurance

FOUNDED A.D. 1720  
 Losses paid exceed \$235,000,000

HEAD OFFICE FOR CANADA  
**ROYAL EXCHANGE BUILDING, MONTREAL**  
 Canadian Directors

H. B. MACKENZIE, Esq. ... ..	Montreal
SIR LOWE GOUIN, K.C.M.G. ... ..	Quebec
J. S. HOUGH Esq., K. C. ... ..	Winnipeg
B. A. WENTON, Esq. ... ..	Halifax, N.S.
SIR VINCENT MEREDITH, Bart., Chairman ... ..	Montreal

J. A. JESSUP, Manager Casualty Dept.  
 ARTHUR BARRY, General Manager

Correspondence invited from responsible gentlemen in unrepresented districts re fire and casualty agencies.



Head Office: Royal Exchange, London

## Guardian Assurance Company Limited, of London, England

Established 1821

Capital Subscribed.....	\$10,000,000
Capital Paid-up .....	\$ 5,000,000
Total Investments Exceed.....	\$40,000,000

Head Office for Canada, Guardian Building, Montreal  
 H. M. LAMBERT, Manager. B. E. HARDS, Assistant Manager.  
**ARMSTRONG & DeWITT, Limited, General Agents**  
 36 TORONTO STREET TORONTO

First British Insurance Company established in Canada, A.D. 1804

## Phoenix Assurance Co., 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 Street, Montreal, Que.

All with profit policies affected prior to the 31st December will rank for a full year's reversionary bonus at that date.

## CALEDONIAN INSURANCE COMPANY

The Oldest Scottish Fire Office  
 Head Office for Canada - MONTREAL  
 J. G. BORTHWICK, Manager  
**MUNTZ & BEATTY, Resident Agents**  
 Temple Bldg., Bay St., TORONTO Telephone Main 66 & 67

## British America Assurance Company

FIRE, MARINE, HAIL and AUTOMOBILE  
 INCORPORATED 1833  
 HEAD OFFICES: TORONTO  
 W. B. MEIKLE, President and General Manager  
 E. F. GARROW, Secretary.  
 Assets. Over \$4,000,000.00  
 Losses paid since organization over \$45,000,000.00

## The Standard Life Assurance Company of Edinburgh

Established 1825. Head Office for Canada: MONTREAL, Que.

Invested Funds.....	\$ 69,650,000	Invested under Canadian Branch .....	\$ 15,000,000
Deposited with Canadian Government and Government Trust-ees .....	8,200,000	Revenue .....	8 350,000
		Bonuses declared .....	40 850,000
		Claims paid .....	181 950,000

W. H. CLARK KENNEDY, Manager. F. W. DORAN, Chief Agent, Ontario



**THE MONARCH LIFE**  
 SECURITY AND SERVICE  
**MONARCH LIFE**  
 HEAD OFFICE - WINNIPEG.