

# INSURANCE COMPANIES

## HUDSON BAY

### INSURANCE COMPANY

HEAD OFFICE, VANCOUVER, B.C., CANADA

J. R. BERRY,  
President.

C. E. BERG,  
Manager.

Assets over \$1,000,000.00, Security to Policyholders \$886,082.79  
Operating throughout the Dominion. Reliable Agents wanted everywhere  
A CANADIAN INSTITUTION  
worthy of your confidence and support.

(FIRE)  
German American  
Insurance Company  
New York

STATEMENT MAY, 1911  
CAPITAL  
**\$2,000,000**  
RESERVE FOR ALL OTHER LIABILITIES  
**9,802,074**  
NET SURPLUS  
**8,447,668**  
ASSETS  
**20,249,742**

AGENCIES THROUGHOUT CANADA.

## GUARDIAN

### ASSURANCE COMPANY

Established 1821. :: LIMITED

Assets exceed  
Thirty - Two  
Million Dollars

Head Office for Canada, Guardian Bldg., Montreal

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

ARMSTRONG & DeWITT, General Agents,  
16-18 Leader Lane, TORONTO

## COMMERCIAL UNION ASSURANCE CO.

LIMITED, OF LONDON, ENGLAND

FIRE	LIFE	MARINE	ACCIDENT
Total Annual Income Exceeds	\$ 37,500,000		
Total Assets Exceed	\$115,000,000		
Total Fire Losses Paid	\$147,603,475		
Deposit with Dominion Government	\$1,269,327		

Head Office Canadian Branch, Commercial Union Bldg., Montreal.  
Jas. McGregor, Mgr. Toronto Office, 49 Wellington St. E.  
GEO. R. HARGRAFT, Gen. Agent for Toronto and County of York.

## Economical Mutual Fire Ins. Co'y of Berlin

HEAD OFFICE . . . . . BERLIN, ONTARIO

CASH AND MUTUAL SYSTEMS

Total Assets, \$600,000 Amount of Risk, \$23,000,000  
Government Deposit \$50,000

John Fennell, President. Geo. C. H. Lang, Vice-President W. H. Schmalz, Mgr.-Secretary.

## 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.

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

## Phoenix Assurance Company, Ltd.

**FIRE** of London, England. **LIFE**

Founded 1782.

Total resources over..... \$8,500,000  
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 five full years' reversionary bonus as at 1915.

## BRITISH AMERICA ASSURANCE CO'Y (FIRE)

Incorporated  
1833.

Head Office, TORONTO

### BOARD OF DIRECTORS :

HON. GEO. A. COX, President W. R. BROCK, Vice-President

ROBT. BICKERDIKE, M.P.

E. W. COX

D. B. HANNA

JOHN HOSKIN, K.C., LL.D.

ALEX. LAIRD

Z. A. LASH, K.C., LL.D.

E. R. WOOD

GEO. A. MORROW

AUGUSTUS MYERS

FREDERIC NICHOLLS

JAMES KERR OSBORNE

SIR HENRY M. PELLATT

W. B. MEIKLE, Managing Director

Capital, \$1,400,000.00 Assets, \$2,061,374.10

Losses paid since organization over \$35,000,000.00

## THE ... EQUITY FIRE INSURANCE COMPANY

HON. THOS. CRAWFORD  
President

Established 1898  
WM. GREENWOOD BROWN  
Gen. Manager

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.

SYDNEY—Young & Lorway

REGINA—McCallum, Hill & Co.

CALGARY—Geo. A. Lavis

WINNIPEG—Brown Clarke Agency

VANCOUVER—W. S. Holland

HALIFAX—Faulkner & Co.

St. JOHN—J. M. Queen

Head Office - 24 King St. W., TORONTO

## The Chief Difficulty

that confronts the new man entering the Life Insurance Field  
is the securing of GOOD PROSPECTS. This difficulty is  
eliminated when you write for an INDUSTRIAL COMPANY,  
the debits of which are an inexhaustible mine for both ordin-  
ary and industrial business.

More Policyholders in  
Canada than any other  
Canadian Company.

THE UNION LIFE  
ASSURANCE COMPANY  
Head Office - Toronto, Canada

REVISED EDITION NOW READY

## "Capital Investments in Canada"

By FRED. W. FIELD

Price \$2.50 post paid

The Monetary Times Printing Co., Toronto, Ont.