

**THE BRITISH AMERICA ASSURANCE COMPANY**  
 Incorporated 1833

**Fire, Marine and Hail Insurance**

**HEAD OFFICE: TORONTO**

<b>Old</b>	<b>Reliable</b>	<b>Progressive</b>
Assets over - -	- -	\$3,500,000.00
Losses paid since organization over - -	- -	\$43,000,000.00

**DIRECTORS:**

<b>W. B. MEIKLE, President</b>	<b>Z. A. LASH, K.C., LL.D.</b>
<b>SIR JOHN AIRD</b>	<b>Geo. A. MORROW</b>
<b>ROBT. BICKERDIKE, M.P.</b>	<b>LT. COL. THE HON. FREDERIC NICHOLS</b>
<b>ALFRED COOPER, London, Eng.</b>	<b>BRIG.-GEN. SIR HENRY PELLATT, C.V.O.</b>
<b>H. C. COX</b>	<b>E. R. WOOD.</b>
<b>E. HAY</b>	
<b>JOHN HOSKIN, K.C., LL.D.</b>	
<b>D. B. HANNA</b>	

<b>W. B. MEIKLE</b>	<b>JOHN SIME</b>	<b>E. F. GARROW</b>
<b>Pres. and Gen. Man.</b>	<b>Asst. Gen. Man.</b>	<b>Secretary</b>

**THOMAS F. DOBBIN, Resident Manager MONTREAL**

**NORWICH UNION FIRE INSURANCE SOCIETY, Limited**

INSURANCE AGAINST  
**Fire, Accident and Sickness  
 Employers' Liability  
 Automobile, Plate Glass**

**AGENTS WANTED FOR THE ACCIDENT BRANCH.**

Head Office for Canada, - - - TORONTO  
 Head Office for Province of Quebec, MONTREAL  
 JOHN MacEWEN, Superintendent for Quebec.

FOUNDED A. D. 1819

**THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE**

SURPLUS TO POLICYHOLDERS, \$5,528,500

THOMAS F. DOBBIN, Manager for Canada.  
 EDMUND FOSTER, Superintendent of Agencies.

**Lewis Building, St. John Street, - MONTREAL**  
 Applications for Agencies invited.

**The LONDON MUTUAL FIRE INSURANCE COMPANY**  
 Established 1859

Assets	8753,417.00
Surplus to Policyholders	411,585.56
Losses Paid, Over	5,900,000.00

**PROVINCE OF QUEBEC BRANCH**  
**W. J. CLEARY, Provincial Manager.**

**17 St. John Street - - - MONTREAL**

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**

ESTABLISHED 1864.

**New York Underwriters Agency**

**A. & J. H. STODDART**  
 REGISTERED

**100 William Street - New York**

**Provincial Agents**

<b>MURPHY, LOVE, HAMILTON &amp; BASCOM,</b> Toronto, Ont.	<b>JOHN WM. MOLSON &amp; ROBERT Y. HUNTER</b> Montreal, Que.
<b>OSLER, HAMMOND &amp; NANTON,</b> Winnipeg, Man.	<b>WHITS &amp; CALKIN</b> St. John, N.B.
<b>ALFRED J. BELL &amp; CO.</b> Halifax, N.S.	<b>AYRE &amp; SONS, LTD.</b> St. Johns, Nfld.

**T. D. RICHARDSON, Supt. for Canada TORONTO**

Founded A. D. 1710

**SUN INSURANCE OFFICE**

Head Office: Threadneedle St., London, Eng.

**THE OLDEST INSURANCE OFFICE IN THE WORLD**

Canadian Branch:  
**15 Wellington St. East TORONTO, Ont.**

**LYMAN ROOT**  
 Manager

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