

THE BRITISH AMERICA ASSURANCE COMPANY

Incorporated 1833.

**FIRE, HAIL, OCEAN MARINE
AND INLAND MARINE INSURANCE**

HEAD OFFICE: TORONTO

Old Reliable Progressive
Assets over - - \$2,750,000.00
Losses paid since organization
over - - \$41,000,000.00

DIRECTORS:

W. R. BROCK, President.

W. B. MEIKLE, Vice-President.

SIR JOHN AIRD

ROBT. BICKERDIE, M.P.

ALFRED COOPER, London, Eng.

H. C. COX

E. HAY

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

D. B. HANNA

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

GEO. A. MORROW

LT. COL. THE HON. FREDERIC

NICHOLLS

BRIG.-GEN. SIR HENRY PEL-

LATT, C.V.O.

E. A. ROBERT, Montreal

E. R. WOOD.

W. B. MEIKLE,

Gen. Manager

JOHN SIME

Asst. Gen. Manager

E. F. GARROW

Secretary

**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.

L'UNION FIRE INSURANCE COMPANY, Limited

Head Office: PARIS, France.

Established 1838

Capital fully subscribed . . \$ 2,000,000.00
Net Premiums in 1915 . . 5,280,119.00
Total Losses paid to 31st Dec., 1915 97,620,000.00

Canadian Branch:

LEWIS BUILDING, 17 ST. JOHN STREET, MONTREAL

Manager for Canada:

MAURICE FERRAND

First British Insurance Office Established in Canada, 1804

INTENDING ASSURERS

Should read the "THREE MINUTES" Leaflet of the

PHOENIX ASSURANCE CO., 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.

MURPHY, LOVE, HAMILTON
& BARCOO.

Toronto, Ont.

OSLER, HAMMOND & NANTON,
Winnipeg, Man.ALFRED J. BELL & Co.
Halifax, N.S.JOHN WM. MOLSON
& ROBERT Y. HUNTER

Montreal, Que.

WHITS & CALKIN
St. John, N.B.ATRE & SONS, LTD.,
St. John's, Nfld.**T. D. RICHARDSON, Supt. for Canada, TORONTO**

Scottish Union and National Insurance Co., of Edinburgh, Scotland

ESTABLISHED 1824

Capital, \$30,000,000
Total Assets, 79,656,734
Deposited with Dominion Gov't, . . 391,883
Invested Assets in Canada, . . 7,698,338

NORTH AMERICAN DEPT., HARTFORD, CONN. U.S.A.

JAMES H. BREWSTER, Manager

ESKINWANT & EVANS, Resident Agents Montreal
MEDLAND & SON Toronto
ALLAN KILLAM & McKAY, LTD. Winnipeg