

THE BRITISH AMERICA ASSURANCE COMPANY

Incorporated 1832

**Fire, Marine, Hail and
Automobile Insurance**

HEAD OFFICE: TORONTO

| | | |
|--------------------------------|----------|-----------------------|
| Old | Reliable | Progressive |
| Assets over | - - - | \$3,500,000.00 |
| Losses paid since organization | over | - - - \$43,000,000.00 |

DIRECTORS:

W. B. MECKLE, President

SIR JOHN AIRD
ROBT. RICKERDIE, Montreal
LT.-COL. HENRY BROOK
ALFRED COOPER, London, Eng.
H. C. COX
JOHN H. FULTON, New York
E. HAY
JOHN HOBKIN, K.C., LL.D.

D. B. HANNA
Z. A. LAMB, K.C., LL.D.
Geo. A. MORROW, O.B.E.
LT.-COL. THE HON. FREDERIC
NICHOLLS
BRIG.-GEN. SIR HENRY PELLATT,
C.V.O.
E. R. WOOD

W. B. MECKLE JOHN SIME E. F. GARROW
Pres. and Gen. Man. Asst. Gen. Man. 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
P. A. TASKER, Branch Manager.

FOUNDED A. D. 1819

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE

SURPLUS TO POLICYHOLDERS, \$5,828,800

THOMAS F. DOBBIN, Manager for Canada.
EDMUND FOSTER, Assistant Manager.

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

The Life Agent's Manual
Published by The Chronicle, 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

MURPHY, LOVE, HAMILTON
& BARCOE,
Toronto, Ont.
OSLER, HAMMOND & NANTON,
Winnipeg, Man.
ALFRED J. BELL & Co.
Halifax, N.S.

JOHN WM. MOLSON
& ROBERT Y. HUNTER
Montreal, Que.
WHITE & CALKIN
St. John, N.B.
AYES & SONS, LTD.
St. John's, Nfld.

T. D. RICHARDSON, Supt. for Canada
TORONTO

Founded
A. D.
1719

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