THE BRITISH AMERICA ASSURANCE COMPANY

Incorporated : 1833.

HEAD OFFICE: TORONTO

Reliable Old Assets over

Progressive \$2,300,000.00

Losses paid since organization

- \$37,000,000.00

DIRECTORS:

W. R. BROCK, President W. B. MEIKLE, Vice-President

ROBT. BICKERDIKE, M.P. E. W. COX H. C. COX JOHN HOSKIN, K.C., LL,D. D, B. HANNA ALEX. LAIRD

P. Z. A. LASH. K.C., LL.D.
GEO. A. MORROW
AUGUSTUS MYERS
FREDERIC NICHOLLS
JAMES KERR OSBORNE
COL, SIR HENRY M. PELLATT
E. R. WOOD

W. B. MEIKLE, General Manager E. F. GARROW.

THOMAS F. DOBBIN, Resident Manager MONTREAL

NORWICH UNION FIRE INSURANCE SOCIETY / IMITED Norwich, England

INSURANCE AGAINST:

FIRE ACCIDENT AND SICKNESS EMPLOYERS' LIABILITY PLATE GLASS

Head Office for Canada Head Office for Province of Quebec,

TORONTO MONTREAL

Agents wanted for the Accident Branch.

JOHN MacEWEN, Superintendent for Quebec

L'UNION FIRE INSURANCE COMPANY, Limited

Head Office : PARIS, France. Established 1828

Capital fully subscribed \$ 2,000,000.00 Net Premiums in 1912 . . 5.303,255.00 Total Losses paid to 31st Dec., 1912 86,000,000.00

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, 1910

(1) A UNIFORM ADDITION of \$85 per \$1,000 was declared on all classes of Full-Bonus Policies.

(2) A GUARANTEED BONUS was also declared of \$12.50 per \$1,000 per annum on Full-Bonus Policies becoming claims by death, and \$17 per \$1,000 per annum on Endowment Assurances maturing before 31st December, 1915. These bonuses apply to new as well as existing policies.

H. B. F. Bingham, R. MacD. Paterson, Life Superintendent. J. B. Paterson, Managers

Agents Wanted

Established 1864.

New York Underwriters Agency.

A. & J. H. STODDART REGISTERED 100 William Street, NEW YORK

PROVINCIAL AGENTS.

BASCOM,

& BASCOM,

EER, HAMMOND & NANTON,
Winnipeg, Man.
Halifax, N.S.
AYRE & SONS, Ltd., St. John's, Nfid.

BIGH PROCESSING AND ST. AVER & SONS, Ltd., St. John's, Nfid. MURPHY, LOVE, HAMILTON & BASCOM,
TOTORIO, Ont.
OSLER, HAMMOND & NANTON, Winnipeg, Man. ALFRED J. BELL.

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

Established

1859

ondon Mutual Fire Insurance ACTIVE AGENTS WANTED

for MONTREAL CITY. MATTHEWS WRIGHTSON & CO. (CANADA) Limited

GENERAL MANAGERS LEWIS BUILDING, Cor. St. John and Hospital Streets, MONTREAL