RAILWAY PASSENGERS OLDEST ACCIDENT COMPANY IN THE WORLD ALL KINDS ASSURANCE CO. ACCIDENTS OF OF LONDON. Also **ENGLAND** ALL KINDS of EMPLOYERS' AND PUBLIC Established 1849. INSURED AGAINST LIABILITY (INCLUDING AUTOMOBILE.) PLATE GLASS AND FIDELITY GUARANTEES Head Office for Canada, TORONTO. F. H. RUSSELL, Manager

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TORONTO, Ont.

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Secretary

The Equity Fire Insurance Co. TORONTO, CAN.

WM. GREENWOOD BROWN. General Manager

GENERAL AGENTS:

A. B. Powell, Interim Brasech
Manager, Montreal
Brown C arke Agen v. Winnipes
Young & Lorway, Schr. v. B. C.
McCalliun, Hill & Co., Reg. n.

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The WATERLOO Mutual Fire Insurance Co.

ESTABLISHED IN 1863

WATERLOO, ONT. HEAD OFFICE

TOTAL ASSETS 31st DEC., 1911, \$772,000.00 POLICIES IN FORCE IN WESTERN ONTARIO OVER 30,000

WM. SNIDER, President.

GEORGE DIEBEL, Vice-President

FRANK HAIGHT. Magazet

ARTHUR FOSTER Insector

THE FEDERAL LIFE ASSURANCE COMPANY

Home Office, HAMILTON, CANADA.

\$5,316,968.65 329,973.65 23,887,141.41 Capital and Assets Surplus December 31, 1911 Insurance in Force

The Contracts of this Company are free from unnecessary conditions and restrictions.

C. L. SWEENEY, District Manager,

Montreal District.