



W. E. BALDWIN
MANAGER

CANADIAN HEAD OFFICE
17 ST. JOHN ST., MONTREAL

FIDELITY (FIRE) UNDERWRITERS

OF NEW YORK

HENRY EVANS - - President

Policies Assumed half by the Fidelity-Phenix Fire Insurance Company
and half by the Continental Insurance Company of N.Y.

NOW WRITING HAIL INSURANCE

COMBINED ASSETS EXCEED \$63,000,000

FIRE - HAIL - TORNADO - MARINE

WIRE OR WRITE FOR RATES



Fire Insurance Company, Limited, of PARIS, FRANCE

| | |
|--|-----------------|
| Capital fully subscribed, 25% paid up | \$ 2,000,000.00 |
| Fire Reserve Funds | 6,792,000.00 |
| Available Balance from Profit and Loss Account | 118,405.00 |
| Total Losses paid to 31st December, 1918 | 108,718,000.00 |
| Net premium income in 1918 | 7,105,053.00 |

Canadian Branch, 17 St. John Street, Montreal: Manager for Canada.
MAURICE FERRAND, Toronto Office, 18 Wellington St. East
J. H. EWART, Chief Agent.

Royal Exchange Assurance

FOUNDED A.D. 1720

Losses paid exceed \$235,000,000

HEAD OFFICE FOR CANADA

ROYAL EXCHANGE BUILDING,
MONTREAL

Canadian Directors

| | |
|--|---------------|
| H. B. MACKENZIE, Esq. | Montreal |
| SIR LOMER GOUIN, K.C.M.G. | Quebec |
| J. S. HOUGH, Esq., K. C. | Winnipeg |
| B. A. WESTON, Esq. | Halifax, N.S. |
| SIR VINCENT MEREDITH, Bart., Chairman | Montreal |

J. A. JESSUP, Manager Casualty Dept.
ARTHUR BARRY, General Manager

Correspondence invited from responsible
gentlemen in unrepresented districts re fire
and casualty agencies.



Head Office:
Royal Exchange, London

Guardian Assurance Company

Limited, of London, England

Established 1821

| | |
|--------------------------------|--------------|
| Capital Subscribed | \$10,000,000 |
| Capital Paid-up | \$ 5,000,000 |
| Total Investments Exceed | \$40,000,000 |

Head Office for Canada, Guardian Building, Montreal

H. M. LAMBERT, Manager. B. E. HARDS, Assistant Manager.

ARMSTRONG & DeWITT, Limited, General Agents

36 TORONTO STREET TORONTO

First British Insurance Company established in Canada, A.D. 1804

Phoenix Assurance Co., Limited

FIRE

of London, England

LIFE

Founded 1792

| | |
|---|---------------|
| Total resources over | \$ 90,000,000 |
| Fire losses paid | 425,000,000 |
| Deposit with Federal Government and Investment in Canada for security of Canadian policy holders only exceed | 2,500,000 |

Agents wanted in both branches. Apply to

R. MACD. PATERSON, }
J. B. PATERSON, } Managers

100 St. Francois Xavier Street, Montreal, Que.

All with profit policies affected prior to the 31st December will rank
for a full year's reversionary bonus at that date.

The Northern Assurance Company, Ltd. of London, Eng.

ACCUMULATED FUNDS, 1918

Including Paid up Capital, \$4,010,100.00

Head Office for Canada, 88 Notre Dame Street West, Montreal

G. E. MOBERLY, Manager

CALEDONIAN INSURANCE COMPANY

The Oldest Scottish Fire Office

Head Office for Canada - MONTREAL

J. G. BORTHWICK, Manager

MUNTZ & BEATTY, Resident Agents

Temple Bldg., Bay St., TORONTO

Telephone Main 66 & 67

FIRE THE AUTOMOBILE BRITISH CROWN ASSURANCE Corporation, Limited OF GLASGOW, SCOTLAND

Guaranteed by EAGLE, STAR & BRITISH DOMINIONS
INSURANCE COMPANY, LIMITED

Head Office Canadian Branch TORONTO

Liberal Contracts to Agents in Unrepresented Districts

British America Assurance Company FIRE, MARINE, HAIL and AUTOMOBILE

INCORPORATED 1833

HEAD OFFICES: TORONTO

W. B. MEIKLE, President and General Manager
JOHN SIME, Asst. Gen. Mgr. E. F. GARROW, Secretary.

Assets, Over \$4,000,000.00
Losses paid since organization over \$45,000,000.00