

INSURANCE COMPANIES

Hudson Bay Insurance Co.

Head Office .. **VANCOUVER, B.C.**
J. R. BERRY, President. **C. E. BERG, General Manager.**

Authorized Capital	..	..	\$2,000,000.00
Subscribed Capital	..	..	882,500.00
Paid-up Capital	..	..	185,930.00
Net Cash Surplus	..	...	103,639.28
SECURITY TO POLICYHOLDERS	..	...	986,139.28

A STRICTLY CANADIAN COMPANY

GUARDIAN Assets exceed
ASSURANCE COMPANY Thirty - Two
 Established 1821. :: **LIMITED** Million Dollars

Head Office for Canada, Guardian Bldg., Montreal
H. M. LAMBERT, Manager. **B. E. HARDS, Assistant Manager.**

ARMSTRONG & DeWITT, General Agents,
6 Wellington Street East, TORONTO

WESTERN INCORPORATED 1851
ASSURANCE COMPANY **Fire and Marine**

Assets.....over \$3,000,000.00
 Losses paid since organization " 55,000,000.00

Head Office— **HON. GEORGE A. COX,**
TORONTO, Ont. **President.**
W. B. BROCK, **W. B. MEIKLE,** **C. C. FOSTER,**
Vice-President. **General Manager.** **Secretary.**

The Equity Fire Insurance Company of Canada

January 1st, 1913

ASSETS	\$230,476.74
UNCALLED CAPITAL.....	405,502.50
TOTAL.....	\$635,979.24
GOVERNMENT RESERVE.....	\$128,179.00

SURPLUS SECURITY to POLICYHOLDERS \$478,164.23
 TOTAL SECURITY to POLICYHOLDERS... 606,343.23

WM. GREENWOOD BROWN,
General Manager

NEW EDITION NOW READY (SEND IN ORDERS NOW)

MANUAL OF CANADIAN BANKING

By H. M. P. ECKARDT

PRICE \$2.50 POST PAID

Published by

THE MONETARY TIMES

62 CHURCH STREET

TORONTO



The LONDON MUTUAL Fire Insurance Company

Established 1859

Head Office: 31 Scott St., Toronto

Assets December 31, 1912\$1,012,673.58
 Liabilities do 368,334.81

Surplus do 644,338.77

Security for Policy Holders 1,031,161.17

The Strongest Canadian Non-Tariff Company

Agents wanted in unrepresented Districts.

F. D. WILLIAMS, Managing Director.

Commercial Union Assurance Co.

LIMITED, OF LONDON, ENGLAND

Total Annual Income Exceeds\$ 39,500,000
 Total Funds Exceed 118,000,000
 Total Fire Losses Paid 135,780,550
 Deposit with Dominion Government..... 1,284,327

Head Office Canadian Branch, Commercial Union Bldg., Montreal.

JAS. MCGREGOR, MANAGER

Toronto Office

49 WELLINGTON ST. EAST.

GEO. R. HARGRAFT Gen. Agent for Toronto and County of York.

Phoenix Assurance Company, Limited

FIRE of London, England LIFE

Founded 1792

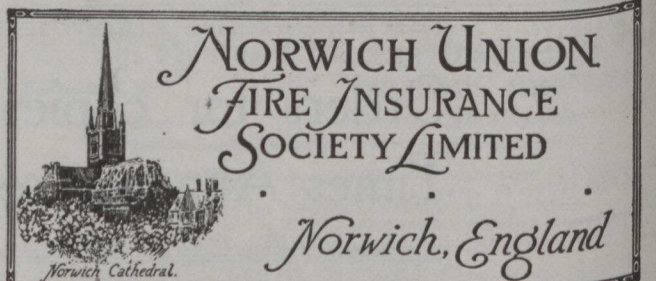
Total resources over\$ 90,000,000
 Fire losses paid 425,000,000
 Deposit with Federal Government and Investment in Canada for security of Canadian policy holders only exceed 2,500,000

Agents wanted in both branches. Apply to

R. MacD. Paterson, } **Managers.**
J. B. Paterson

100 St. Francois Xavier St., Montreal, Que.

All with profit policies taken out prior to 31st December will participate in four full years' reversionary bonus as at 1915.



Fire, Accident and Sickness Employers' Liability Plate Glass
 Agents Wanted for the Accident Branch.
HEAD OFFICE FOR CANADA **TORONTO**

THE MERCANTILE FIRE INSURANCE COMPANY

Incorporated 1875

All Policies Guaranteed by the LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL.