

London and Lancashire Fire Insurance Company Limited

RESULTS OF 1912 BUSINESS:

FIRE ACCIDENT MARINE

\$8,226,285 \$6,962,880 \$1,263,405 2,897,845 2,543,770 354,075 1,054,380 798,035 256,345 \$12,178,510 \$10,304,685 \$1,873,825

Interest on Investments

536,070

Total Surplus for Year

\$2,409,895

FUNDS and INVESTMENTS UNCALLED CAPITAL

-\$16,407,120 11,885,625

TOTAL SECURITY

\$28,292,745

ONTARIO and NORTH WEST BRANCH, Office: 8 Richmond Street East, Toronto

ALFRED WRIGHT, Manager and Chief Agent.

A. E. BLOGG, Branch Secretary.

PROVINCE OF QUEBEC BRANCH.

Office: 164 St. James St., corner of St. John St., Montreal THOMAS F. DOBBIN, Resident Secretary.

The London Commercial World writes lugubriously of the loss of industrial business to the English offices caused by the streams of emigration to Canada and elsewhere, and suggests in order to cope with the movement a scheme of emigration transfers. "A family," continues the World, "insured say in the Industrial branch of the Prudential, or the Pearl, or any other similar company or friendly collecting society, decides to emigrate to Canada, the United States, New Zealand, Australia or South Africa. The policies could be forwarded to the Chief Office of the Home Company, an actuarial calculation made as to the "reserve" available on each, this could be embodied in a letter sent with the policies to the most suitable Industrial office doing business in the colony or country where the emigrant was going. The policies would then be endorsed by the second Company who, in consideration of the present reserve value, paid then by the first Company and of the future payment of premiums by the assured, would continue to carry the same risks, or with such slight modification as special circumstances might demand."

The New York Life has determined not to accept any brokerage business. Also, this Company will not now accept term insurance for more than \$10,000 and then only on super-standard lives, and no exception to the rule prohibiting the issuance of more than \$100,000 on one life in one year is to be permitted.

WANTED

GENERAL AGENTS Wanted, Fire Insurance, Nova Scotia, Prince Edward Island, New Brunswick. AGENTS for Montreal, Quebec and Toronto cities. Only those who can control business and furnished undoubted private security need apply in confidence.

Zeta,

Box 1502,

Montreal.

WANTED.

YOUNG MAN with ten years general experience in fire insurance, including road and management work desires change. Capable of handling Branch Managership, General Agency or Inspectorship. Salary moderate. Address all communications to

Insurance,

P.O. Box, 1125,

Montreal.

WANTED.

Prominent old line Canadian Life Insurance Company will after June 15th, have opening for an experienced MANAGER for Montreal and district. English Canadian who speaks French preferred. Must be a producer with ability to build up an agency organization. Address,

Manager,

P.O. Box 1502, Montreal.