

THE BRITISH AMERICA ASSURANCE COMPANY

Incorporated 1833.

FIRE, MARINE and HAIL

HEAD OFFICE: TORONTO

Old Reliable Progressive
 Assets over - - \$2,000,000.00
 Losses paid since organization
 over - - \$38,000,000.00.

DIRECTORS:

W. R. BROCK, President

W. B. MEIKLE, Vice-President

ROBT. BICKERDIKE, M.P.
 JOHN HOBKIN, K.C., LL.D.
 D. B. HANNA
 ALER. LAIRD
 Z. A. LASH, K.C., LL.D.
 GEO. A. MORROW

AUGUSTUS MYERS
 LT. COL. FREDERIC NICHOLLS
 JAMES KERR OSBORNE
 COL. SIR HENRY M. PELLATT
 E. R. WOOD.

W. B. MEIKLE,

General Manager

E. F. GARROW,

Secretary

THOMAS F. DOBBIN, Resident Manager
 MONTREAL

NORWICH UNION FIRE INSURANCE SOCIETY, Limited

INSURANCE AGAINST

Fire, Accident and Sickness
 Employers' Liability
 Automobile, Plate Glass

Agents wanted for the Accident Branch.

Head Office for Canada - - TORONTO
 Head Office for Province of Quebec, MONTREAL

JOHN MacEWEEN, 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 1913 . . 5,561,441.00
 Total Losses paid to 31st Dec., 1913 90,120,000.00

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 \$5 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, } Joint
 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.

MURPHY, LOVE, HAMILTON
 & BARCOM,
 TORONTO, ONT.
 OSLER, HAMMOND & NANTON,
 WINNIPEG, MAN.
 ALFRED J. BELL & CO.
 HALIFAX, N.S.

JOHN WM. MOLSON
 & ROBERT Y. HUNTER
 MONTREAL, QUE.
 WHITE & CALKIN,
 ST. JOHN, N.B.
 AYRS & SONS, LTD.,
 ST. JOHN'S, Nfld.

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

Scottish Union and National Insurance Co., of Edinburgh, Scotland

ESTABLISHED 1824

Capital, \$30,000,000
 Total Assets, 72,238,564
 Deposited with Dominion Gov't, . . 391,883
 Invested Assets in Canada, . . 7,166,267

NORTH AMERICAN DEPT., HARTFORD, CONN. U.S.A.

JAMES H. BREWSTER, Manager

ERINHART & EVANS, Resident Agents Montreal
 MEDLAND & SON Toronto
 ALLAN KILLAM & McEAY, LTD. Winnipeg