

Guardian Assurance Co.LIMITED
OF LONDON, ENGLAND**Total Assets, over \$35,000,000****Fire Insurances at
Moderate Rates****The Guardian Insurance
Company of Canada****Accident, Liability, Plate Glass and
Burglary Insurances
and Guarantee Bonds****APPLICATIONS FOR AGENCIES INVITED****Head Offices: Guardian Building, 160 St. James St., Montreal****Confederation Life Association****Head Office, - - - TORONTO, Ont.****OFFICERS AND DIRECTORS:****PRESIDENT:****J. K. MACDONALD, Esq.****VICE-PRESIDENT AND CHAIRMAN OF THE BOARD****W. D. MATTHEWS, Esq.***Grain Merchant, Toronto.**Director, Canadian Pacific Railway.**Vice-President, Dominion Bank, etc.***VICE-PRESIDENT:****SIR EDMUND B. OSLER, M.P.***Messrs. Osler and Hammond, Stock Brokers, President Dominion Bank, etc.***JOHN MACDONALD, Esq.***Wholesale Dry Goods Merchant, Toronto**Vice-President Bank of Toronto.***COL. ALBERT E. GOODERHAM.***Chairman of Board Dominion of Canada
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Vice-Pres. Standard Reliance Mortgage Corp.***SECRETARY:****JAMES A. MACDONALD****ACTUARY:****V. R. SMITH, A.A.S., A.I.A.****MEDICAL DIRECTOR:****ARTHUR JUKES JOHNSON, M. D., M.R.C.S. (England)****AGENCY ORGANIZATIONS:****J. TOWER BOYD,***General Superintendent of Agencies.***CHARLES S. MACDONALD,***Assistant Superintendent of Agencies.***West Indies:****H. R. TILLEY,***Manager, Kingston, Jamaica.***Great Britain:****L. H. SENIOR,***General Manager, London.***Eastern Canada:****G. W. PARKER, Manager, St. John, N.B.****J. P. QUINN, Field Manager, Halifax.****Quebec:****A. J. MEIKLEJOHN, Manager, Montreal.****C. E. THERIAULT, Dist. Manager, Quebec.****Newfoundland:****D. MUNN, Manager, St. John's.****Western Canada Branch:****A. E. LAWSON, Field Manager, Winnipeg.****Saskatchewan:****R. H. MELVILLE, Field Manager, Regina.****Southern Alberta:****J. P. ROSS, Field Manager,***Calgary,***British Columbia:****PROVINCIAL OFFICE, Vancouver,****H. FARRANT, Inspector.***The***ROYAL INSURANCE COMPANY, LIMITED****LIFE DEPARTMENT****MAINTAINS UNALTERED
DURING THE WAR****the high uniform rate of
PROFITS****paid to policyholders for the past****FIFTY YEARS****GUARANTEES****PROFITS at the FULL RATE
of \$15 PER ANNUM****per \$1000 assured, on ALL
participating policies be-
coming claims before 1920,
whether newly effected or not.****HAS RECENTLY****REDUCED ITS RATES
for whole of life non-profit
policies, and now offers
PERMANENT PROTECTION****AT THE****MINIMUM OF COST****ENORMOUS FINANCIAL STRENGTH — PRUDENT ADMINISTRATION.****QUEEN INSURANCE COMPANY****FIRE AND AUTOMOBILE INSURANCE — ABSOLUTE SECURITY****W. MACKAY, Manager.****J. H. LABELLE, Asst. Manager.**