

## BRITISH AMERICA ASSURANCE COMPANY

(Fire, Mail, Ocean Marine and Inland Marine Insurance)

Incorporated 1833

Head Office, TORONTO

## BOARD OF DIRECTORS:

W. R. BROCK, President      W. B. MEIKLE, Vice-President  
 JOHN AIRD      Z. A. LASH, K.C., LL.D.  
 ROBT. BICKERDIKE, M.P.      GEO. A. MORROW  
 ALFRED COOPER (London, Eng.)      AUGUSTUS MYERS  
 H. C. COX      LT.-COL. FREDERIC NICHOLLS  
 D. B. HANNA      COL. SIR HENRY PELLATT,  
 JOHN HOSKIN, K.C., LL.D.      C.V.O.

E. R. WOOD  
 W. B. MEIKLE, Managing Director      E. F. GARRÖW, Secretary  
 Assets, Over \$2,500,000.00

Losses paid since organization over \$39,000,000.00

## SIMPLICITY FIRST

is about as important in your life assurance as "Safety First," because a contract that is not simple to understand may not be safe for your particular purpose.

The life assurance policy of the future must be an attractive and exactly worded contract, but above all CLEAR and SIMPLE—the new policy standard as set by

The Sovereign Life Assurance Co.  
of Winnipeg

## THE DOMINION OF CANADA GUARANTEE & ACCIDENT INS. CO.

Accident Insurance      Sickness Insurance      Plate Glass Insurance  
 Burglary Insurance      Automobile Insurance      Guarantee Bonds  
 The Oldest and Strongest Canadian Accident Insurance Company  
 Toronto      Montreal      Winnipeg      Calgary      Vancouver

## COMMERCIAL UNION ASSURANCE CO.

LIMITED, OF LONDON, ENGLAND

Total Annual Income      Total Fire Losses Paid \$185,366,690  
 Exceeds ..... \$ 47,250,000      Deposit with Dominion  
 Total Funds Exceed.. 142,000,000      Government ..... 1,225,467  
 Head Office Canadian Branch, Commercial Union Bldg., Montreal.  
 JAS. MCGREGOR, MANAGER.  
 Toronto Office      49 Wellington St. East  
 GEO. R. HARGRAFT, General Agent for Toronto and County of York.

## Waterloo Mutual Fire Insurance Company

ESTABLISHED IN 1863

Head Office, Waterloo, Ont.

Total Assets 31st December, 1915.....\$908,244.00  
 Policies in force in Western Ontario, over ..... 30,000.00

GEORGE DIEBEL, President.      ALLAN BOWMAN, Vice-President.  
 L. W. SHUH, Manager.      BYRON E. BECHTEL, Inspector.

## THE LAW UNION & ROCK INSURANCE CO., Limited

OF LONDON      Founded in 1806  
 Assets exceed \$48,000,000.00      Over \$12,500,000.00 invested in Canada  
 FIRE and ACCIDENT RISKS Accepted  
 Canadian Head Office: 57 Beaver Hall, Montreal  
 Agents wanted in unrepresented towns in Canada.

W. D. Aiken, Superintendent      J. E. E. DICKSON,  
 Accident Department      Canadian-Manager

## Economical Mutual Fire Ins. Co. of Berlin

HEAD OFFICE ..... BERLIN, ONTARIO

CASH AND MUTUAL SYSTEMS

TOTAL ASSETS, \$725,000      AMOUNT OF RISK, \$27,000,000  
 GOVERNMENT DEPOSIT, \$50,000

JOHN FENNELL,      GEO. G. H. LANG,      W. H. SCHMALZ,  
 President      Vice-President      Mgr.-Secretary

## LOWEST PREMIUM RATES

AND

Reserves in Excess of Dominion Government Standard

## THE NORTHWESTERN LIFE ASSURANCE COMPANY

Head Office: Bank of Nova Scotia Building - WINNIPEG  
 BRANCH and DISTRICT MANAGERS WANTED.

## Atlas Assurance Co., Limited OF LONDON, ENGLAND

The Company commenced business in the REIGN OF GEORGE III.  
 and the following figures show its record:—

At the Accession of	Income	Funds
KING GEORGE IV. ....	\$ 387,065	\$ 800,605
KING WILLIAM IV. ....	657,115	3,038,580
QUEEN VICTORIA ....	789,865	4,575,410
KING EDWARD VII. ....	3,500,670	11,185,405
KING GEORGE V. ....	6,846,895	15,186,090
and at		
31st DECEMBER, 1914 ...	7,489,145	19,064,425

In addition the Company has a Subscribed Capital of Eleven Million Dollars (of which \$1,320,000 is paid up).

Agents wanted in unrepresented districts.

Head Office for Canada, 179 St. James St., MONTREAL  
 MATTHEW C. HINSHAW, Branch Manager

## UNION ASSURANCE SOCIETY LIMITED

(FIRE INSURANCE SINCE A.D. 1714)

Canada Branch ..... Montreal  
 T. L. MORRISEY, Resident Manager

North-West Branch ..... Winnipeg  
 THOS. BRUCE, Branch Manager

MARTIN N. MERRY, General Agent      TORONTO  
 Agencies throughout the Dominion

## SUN FIRE

FOUNDED A.D. 1710

THE OLDEST INSURANCE CO. IN THE WORLD

Canadian Branch ..... Toronto

LYMAN ROOT, Manager

## The LONDON ASSURANCE

Head Office, Canada Branch, MONTREAL

Total Funds ..... \$20,000,000

Established A.D. 1720.      FIRE RISKS accepted at current rates  
 Toronto Agents ..      S. Bruce Harman, 19 Wellington St. East