The Monetary Times

Trade Review and Insurance Chronicle **OF CANADA**

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Capital Paid Up and Reserves, \$35,000,000 Total Assets -\$533,000,000

The Canadian Appraisal Company, Limited

Full consideration must be given to the present conditions of high costs if adequate insurance is to be provided, an adverse operation of the Co-insurance Clause is to be avoided, and a satisfactory adjustment is to be assured in the event of fire.

Buildings erected only a few years ago may very possibly be worth double their original cost to day. This increased value is insurable and must be insured. A bitter experience awaits the manufacturer who has not considered this necessity and who may have to rebuild after a fire.

To guess at values when insuring is obviously bad business. A leading Insurance Company states "It is a fact that 85 per cent. of manufacturers do not carry enough fire insurance, as compared with their present valuations.

An Appraisal made on the basis of to-day's costs of labour and material is the only sound foundation for correct methods of insurance.

Correspondence Invited

Head Office, 17 St. John Street MONTREAL **TORONTO'** NEW YORK Royal Bank Building Equitable Building



TEN CENTS \$3 PER ANNUM

G. MONTEGU BLACK

BARTLE M. ARMSTRONG

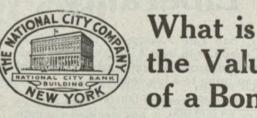
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REAL ESTATE AND INSURANCE

Valuators of Farm Land and City Property



the Value of a Bond?

T takes more than an expert to determine. It requires a staff of experts. It is important to know that any recommendation given to a bond by this Company is based on the composite opinion of thoroughly competent economists, financiers, engineers, accountants and lawyers.

