THE BRITISH AMERICA ASSURANCE COMPANY

Incorporated : 1833.

HEAD OFFICE: TORONTO

Reliable Old

Progressive - \$2,000,000.00

Assets over Losses paid since organization

- \$36,000,000.00 over

DIRECTORS

Hon. 6EO. A. COX, President. ROBT. BICKERDIKE, M.P. E. W. COX JOHN HOSKIN, K.C., LL,D. D. B. HANNA ALEX. LAIRD Z. A. LASH, K.C., LL.D.

W. R. BROCK, Vice-President W. B. MERKLE
GEO. A. MORROW
AUGUSTUS MYERS
FREDERIC NICHOLLS
JAMES KERR OSBORNE
COLSIR HENRY M. PELLATT

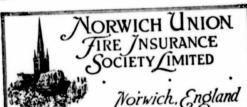
R. R. WOOD

W. B. MEIKLE. General Manager E. F. GARROW.

Secretary

EVANS & JOHNSON, General Agents

26 St. Sacrament Street : :



FIRE

INSURANCE AGAINST: ACCIDENT AND SICKNESS PLATE GLASS

EMPLOYERS' LIABILITY Head Office for Canada Head Office for Province of Quebec, Agents wanted for the Accident Branch.

TORONTO MONTREAL

JOHN MacEWEN. Superintendent for Quebec.

L'UNION FIRE INSURANCE COMPANY, Limited

Head Office : PARIS, France. Established 1828

. \$ 2,000,000.00 Capital fully subscribed 5,303,255.00 Net Premiums in 1912 . . Total Losses paid to 31st Dec., 1912 86,000,000.00

Canadian Branch

94 NOTRE DAME ST. WEST, 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 31et DECEMBER, 1910

A UNIFORM ADDITION of \$85 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.

R. MacD. Paterson. | Joint | Managers H. B. F. Bingham, Life Superintendent. J. B. Paterson,

Agents Wanted

Established 1864.

New York Underwriters Agency.

A. & J. H. STODDART REGISTERED 100 William Street, NEW YORK

PROVINCIAL AGENTS.

MURPHT, LOVE, HAMILTON & BASCOM, TOTONTO, OH. OSLER, HAMMOND & NANTON, Winnipeg, Man. ALFRED J. BELL. Halifax, N. S.

JOHN, WM. MOLSON & ROBERT Y. HUNTER MONTPEAL, Que. WHITE & CALKIN. St. John, N.B. EDMUND T. HIGGS, Charlottetown, P.E.I. Halifax. N.S.
AYRE & SONS, LTD., St. John's, Nfld.

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

LONDON MUTUAL FIRE INSURANCE CO.

TORONTO HEAD OFFICE ESTABLISHED 1859

. . \$1,012,673.58 Assets on December 31st, 1912 \$368,334.81 Liabilities on December 31st, 1912 - -SURPLUS on December 31st, 1912 \$644,338.77 Security for Policy Helders - - - \$1,031,161.17

F. D. WILLIAMS, Managing Director