

Guardian Assurance Co.

LIMITED, OF LONDON, ENGLAND

Capital Subscribed - - \$10,000,000
 Capital Paid-up - - - \$5,000,000
 Invested Funds Exceed - \$35,000,000

Fire Insurances at
 Moderate Rates

The Guardian Insurance Company of Canada

Accident, Liability, Automobile, 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.
 Director, Canadian Pacific Railway, Vice-President, Dominion Bank, etc.
VICE-PRESIDENT:
 SIR EDMUND B. OSLER, M.P.
 HAMMOND, Stock Brokers, President Dominion Bank, etc.
 JOHN MACDONALD, Esq.
 Wholesale Dry Goods Merchant, Toronto
 Director Bank of Toronto, Vice-President Bank of Toronto,
 COL. ALBERT E. GOODERHAM,
 Chairman of Board Dominion of Canada
 Guarantee and Accident Co.; Director Bank of
 Toronto; Canada Permanent Mortgage Corporation, etc.
 PELEG HOWLAND, Esq.
 President, H. S. Howland Sons & Company, Limited,
 Toronto.
SECRETARY:
 JAMES A. MACDONALD
ACTUARY:
 V. R. SMITH, A.A.S., A.I.A.
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.
LIEUT.-COL. J. F. MICHIE
 President, Michie and Company, Toronto
THOS. J. CLARK, Esq.
 Vice-President Rolph and Clark
 Limited, Toronto.
LT.-COL. THE HON. FREDERIC NICHOLLS,
 President and General Manager,
 Canadian General Electric
 Company, Toronto, Etc.
JOSEPH HENDERSON, Esq.
 Vice-President Bank of Toronto,
JOHN FIRSTBROOK, Esq.
 Pres. Firstbrook Bros., Ltd., Toronto.
 Vice-Pres. Standard Reliance Mortgage Corp

THE ROYAL INSURANCE COMPANY, LIMITED

LIFE DEPARTMENT

MAINTAINS UNALTERED
DURING THE WAR
 the high uniform rate of
PROFITS
 paid to policy-holders for the past
FIFTY YEARS

GUARANTEES
PROFITS at the FULL RATE
of \$15 PER ANNUM
per \$1,000 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