

## THE BRITISH AMERICA ASSURANCE COMPANY

Incorporated 1833

### Fire, Marine, Hail and Automobile Insurance

HEAD OFFICE: TORONTO

Old	Reliable	Progressive
Assets over		\$3,500,000.00
Losses paid since organization over		\$43,000,000.00

**DIRECTORS:**

W. R. MENKLE, President	D. B. BANNA	F. A. LAMB, K.C., LL.D.
MR. JOHN AIRD	DR. A. MORROW, O.B.E.	LT. COL. THE HON. FARMING
LT. COL. HENRY BRACE	NICHOLS	BRIG. GEN. SIR HENRY PELLEY, C.V.O.
ALFRED COOPER, London, Eng.	JOHN H. FULFORD, New York	F. H. WOOD
W. R. MENKLE, Pres. and Gen. Mgr.	JOHN SEIFE, Asst. Gen. Man.	E. F. GARROW, Secretary

**THOMAS F. DOBBIN, Resident Manager MONTREAL**

First British Insurance Office Established in Canada, 1864

## INTENDING ASSURERS

Should read the "THREE MINUTES" Leaflet

-of-the-

### PHOENIX ASSURANCE COMPANY, 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 31st DECEMBER, 1915**

**A UNIFORM ADDITION of \$75 per \$1,000 was declared on all classes of Full-Bonus Policies, at the rate of \$15 per \$1,000 assured in respect of each full annual premium paid since 1st January, 1911. This bonus applies to new as well as existing policies.**

**R. MacD. PATERSON, } Joint  
J. B. PATERSON, } Managers**

### Agents Wanted

## NORWICH UNION FIRE INSURANCE SOCIETY, Limited

INSURANCE AGAINST

Fire, Accident and Sickness  
Employers' Liability  
Automobile, Plate Glass

AGENTS WANTED FOR THE ACCIDENT BRANCH.

Head Office for Canada, TORONTO  
Head Office for Province of Quebec, MONTREAL  
P. A. TASKER, Branch Manager

ESTABLISHED 1864.

## New York Underwriters Agency

A. & J. H. STODDART  
REGISTERED

100 William Street - New York

Provincial Agents:

MURPHY, LOVE, HAMILTON & BASCOM, Toronto, Ont.	JOHN WIL. MOLSON & ROBERT Y. HUNTER, Montreal, Que.
OSGER, HAMMOND & NANTON, Winnipeg, Man.	WHITS & CALKIN, St. John, N.E.
ALFRED J. DILL & CO., Halifax, N.S.	ASKE & SOON, LTD., St. John's, Nfld.

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

FOUNDED A. D. 1818

## THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE

SURPLES TO POLICYHOLDERS, \$5,000,000

THOMAS F. DOBBIN, Manager for Canada,  
EDMUND FOSTER, Superintendent of Agencies.

Lewis Building, St. John Street, - MONTREAL  
Applications for Agencies invited.

Founded A. D. 1718

## SUN INSURANCE OFFICE

Head Office: Threadneedle St., London, Eng.

**THE OLDEST INSURANCE OFFICE IN THE WORLD**

Canadian Branch  
45 Wellington St. East  
TORONTO, Ont.

**LYMAN ROOT  
Manager**

## THE NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE

SUBSCRIBED CAPITAL	\$7,000,000
TOTAL ASSETS	7,491,000
NET PROFITS	1,847,000

J. E. Cloutier, General Manager  
J. A. Blaudon, Asst. Manager    E. C. Yelle, Inspector