

## THE BRITISH AMERICA ASSURANCE COMPANY

Incorporated 1833.

### FIRE, MARINE and HAIL

HEAD OFFICE: TORONTO

Old                      Reliable                      Progressive  
Assets over                      -                      \$2,000,000.00  
Losses paid since organization  
over                      -                      \$38,000,000.00

#### DIRECTORS:

W. R. BROCK, President

W. B. MEIKLE, Vice-President

JOHN AIRD

ROBT. BUCHHEIMER, M.P.

ALFRED COOPER

H. C. COX

JOHN HOSKIN, K.C., LL.D.

D. B. HANNA

Z. A. LASH, K.C., LL.D.

GEO. A. MORROW

AUGUSTUS MYERS

LT. COL. FREDERIC NICHOLLS

COL. SIR HENRY PELLATT

E. R. WOOD.

W. B. MEIKLE,  
General Manager

E. F. GARROW,  
Secretary

THOMAS F. DOBBIN, Resident Manager  
MONTREAL

## 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

JOHN MacEWEN, Superintendent for Quebec.

## L'UNION FIRE INSURANCE COMPANY, Limited

Head Office: PARIS, France.

Established 1828

Capital fully subscribed                      \$ 2,000,000.00  
Net Premiums in 1913                      5,561,441.00  
Total Losses paid to 31st Dec., 1913 90,120,000.00

Canadian Branch:

LEWIS BUILDING, 17 ST. JOHN STREET, 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 31st DECEMBER, 1910

(1) 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.

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

### Agents Wanted

Established 1864.

## New York Underwriters Agency.

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

### PROVINCIAL AGENTS.

MURPHY, LOVE, HAMILTON

& BARCOM,

Toronto, Ont.

OSLER, HAMMOND & NANTON,

Winnipeg, Man.

ALFRED J. BELL & Co.

Halifax, N.S.

JOHN WM. MORGAN

& ROBERT Y. HUNTER

Montreal, Que.

WHITE & CALKIN

St. John, N.B.

AYER & SONS, LTD.,

St. John, N.B.

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

## Scottish Union and National Insurance Co., of Edinburgh, Scotland

ESTABLISHED 1824

Capital,                      -                      \$30,000,000  
Total Assets,                      -                      72,238,564  
Deposited with Dominion Gov't,                      391,883  
Invested Assets in Canada,                      7,166,267

NORTH AMERICAN DEPT., HARTFORD, CONN. U.S.A.

JAMES H. BREWSTER, Manager

ESPINHART & EVANS, Resident Agents                      Montreal  
MEDLAND & SON                      Toronto  
ALLAN KILLAM & McKAY, LTD.                      Winnipeg