

# INSURANCE COMPANIES

## Hudson Bay Insurance Co.

Head Office

VANCOUVER, B.C.

J. R. BERRY, President.

C. E. BERG, General Manager.

Authorized Capital .. ..	\$2,000,000.00
Subscribed Capital .. ..	882,500.00
Paid-up Capital .. ..	185,930.00
Net Cash Surplus .. ..	103,639.28
SECURITY TO POLICYHOLDERS ...	986,139.28

**A STRICTLY CANADIAN COMPANY**

## GUARDIAN ASSURANCE COMPANY

Established 1821. :: LIMITED

Assets exceed  
Thirty - Two  
Million Dollars

Head Office for Canada, Guardian Bldg., Montreal

H. M. LAMBERT, Manager. B. E. HARDS, Assistant Manager.

ARMSTRONG &amp; DeWITT, General Agents.

6 Wellington Street East, TORONTO

## WESTERN ASSURANCE COMPANY

INCORPORATED 1851

Fire and Marine

Assets.....over \$3,000,000.00  
Losses paid since organization " 55,000,000.00

Head Office—  
TORONTO, Ont.Hon. GEORGE A. COX,  
President.W. B. BROCK,  
Vice-President.W. B. MEIKLE  
General Manager.C. C. FOSTER,  
Secretary.

## The Equity Fire Insurance Company of Canada

January 1st, 1913

ASSETS .....	\$230,476.74
UNCALLED CAPITAL.....	405,502.50
TOTAL .....	\$635,979.24
GOVERNMENT RESERVE.....	\$128,179.00

SURPLUS SECURITY to POLICYHOLDERS \$478,164.23  
TOTAL SECURITY to POLICYHOLDERS... 606,343.23

WM. GREENWOOD BROWN,  
General Manager



## The LONDON MUTUAL Fire Insurance Company

Established 1859

Head Office: 31 Scott St., Toronto

Assets December 31, 1912 .....\$1,012,673.58

Liabilities do ..... 368,334.81

Surplus do ..... 644,338.77

Security for Policy Holders .... 1,031,161.17

**The Strongest Canadian Non-Tariff Company**

Agents wanted in unrepresented Districts

F. D. WILLIAMS, Managing Director.

## Commercial Union Assurance Co.

LIMITED, OF LONDON, ENGLAND

Total Annual Income Exceeds .....	\$ 39,500,000
Total Funds Exceed .....	118,000,000
Total Fire Losses Paid .....	155,780,550
Deposit with Dominion Government.....	1,284,327

Head Office Canadian Branch, Commercial Union Bldg., Montreal.

JAS. MCGREGOR, MANAGER

Toronto Office .... 49 WELLINGTON ST. EAST.  
GEO. R. HARGRAFT, Gen. Agent for Toronto and County of York.

First British Insurance Company established in Canada, A.D. 1804

## Phoenix Assurance Company. Limited

**FIRE**

of London, England

**LIFE**

Founded 1792

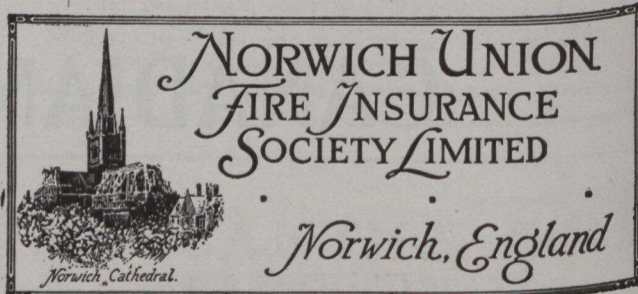
Total resources over .....	\$ 90,000,000
Fire losses paid .....	425,000,000
Deposit with Federal Government and Investment in Canada for security of Canadian policy holders only exceed .....	2,500,000

Agents wanted in both branches. Apply to

R. MacD. Paterson, } Managers  
J. B. Paterson }

100 St. Francis Xavier St., Montreal, Que.

All with profit policies taken out prior to 31st December will participate in four full years' reversionary bonus as at 1915.



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

Agents Wanted for the Accident Branch

HEAD OFFICE FOR CANADA

TORONTO

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NEW EDITION NOW READY

(SEND IN ORDERS NOW)

## MANUAL OF CANADIAN BANKING

By H. M. P. ECKARDT

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TORONTO