THE BRITISH AMERICA ASSURANCE COMPANY

Incorporated 1833.

FIRE, MARINE and HAIL

HEAD OFFICE: TORONTO

Old Reliable

ble 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 ROST. BICKERDIKE, M.P. ALFRED COOPER H. C. COX JOHN HOSKIN, K.C., LL.D D. B. HANNA Z. A. LASH, K.C., LL.D. GRO. A. MORROW AUGUSTUS MYRRAS LT. COL. PREDERIC NICHOLLS COL. SIR HERRY PALLATY 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, MONT REAL

Manager for Canada :

MAURICE FERRAN

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

 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,
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.

MURPRY, LOVE, HAMILTON & BASCOM,
TOTONTO, Ont.
OSLER, HAMMOND & NANTON,
Winnipeg, Man.
ALPRED J. BELL & CO.
Halifax, N.S.

JOHN WM. MOLSON & ROBERT Y. HUNTER MONITORI, Que. WHITE & CALEIN St. John, N.B. ATER & SONS. LTD., St. Johns, Nfd.

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,
Invested Assets in Canada, - 7,166,267

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

JAMES H. BREWSTER, Manager

ESINHART & EVANS, Resident Agents Montreal
MEDIAND & SON Toronto
ALLAN KILLAM & MCKAY, LTD. Winnipeg