

BRITISH AMERICA ASSURANCE COMPANY (FIRE, MARINE AND HAIL) Incorporated 1833. Head Office, TORONTO

BOARD OF DIRECTORS:

W. R. BROCK, President W. B. MEIKLE, Vice-President
ROBT. BICKERDIKE, M.P. GEO. A. MORROW
H. C. COX AUGUSTUS MYERS
D. B. HANNA LT. COL. FREDERIC NICHOLLS
JOHN HOSKIN, K.C., LL.D. JAMES KERR OSBORNE
ALEX. LAIRD COL. SIR HENRY PELLATT,
Z. A. LASH, K.C., LL.D. C.V.O.
W. B. MEIKLE, Managing Director E. R. WOOD
E. F. GARROW, Secretary
Assets, Over \$2,000,000.00
Losses paid since organization over \$38,000,000.00

SIMPLICITY FIRST

is about as important in your life assurance as "Safety First," because a contract that is not simple to understand may not be safe for your particular purpose.

The life assurance policy of the future must be an attractive and exactly worded contract, but above all CLEAR and SIMPLE — the new policy standard as set by

**The Sovereign Life Assurance Co.
of Winnipeg**

THE DOMINION OF CANADA GUARANTEE & ACCIDENT INS. CO.

Accident Insurance Sickness Insurance Plate Glass Insurance
Burglary Insurance Automobile Insurance Guarantee Bonds
The Oldest and Strongest Canadian Accident Insurance Company
Toronto Montreal Winnipeg Calgary Vancouver

COMMERCIAL UNION ASSURANCE CO.

LIMITED, OF LONDON, ENGLAND
Total Annual Income Total Fire Losses Paid \$174,236,575
Exceeds \$ 45,000,000 Deposit with Dominion 1,206,435
Total Funds Exceed... 133,500,000 Government
Head Office Canadian Branch, Commercial Union Bldg., Montreal.
JAS. McCREGOR, Manager.
Toronto Office 49 Wellington St. East
GEO. R. HARGRAFT, General Agent for Toronto and County of York.

Waterloo Mutual Fire Insurance Company

ESTABLISHED IN 1863

Head Office, Waterloo, Ont.

Total Assets 31st December, 1915.....\$908,244.00
Policies in force in Western Ontario, over 30,000.00
GEORGE DIEBEL, President. ALLAN BOWMAN, Vice-President.
L. W. SHUH, Manager. BYRON E. BECHTEL, Inspector.

THE LAW UNION & ROCK INSURANCE CO., Limited OF LONDON

Founded in 1806

Assets exceed \$48,000,000.00 Over \$12,500,000.00 invested in Canada
FIRE and ACCIDENT RISKS Accepted
Canadian Head Office: 57 Beaver Hall, Montreal
Agents wanted in unrepresented towns in Canada.
W. D. Aiken, Superintendent J. E. E. DICKSON,
Accident Department Canadian-Manager

Economical Mutual Fire Ins. Co. of Berlin HEAD OFFICE BERLIN, ONTARIO

CASH AND MUTUAL SYSTEMS
TOTAL ASSETS, \$725,000 AMOUNT OF RISK, \$27,000,000
GOVERNMENT DEPOSIT, \$50,000

JOHN FENNELL, GEO. G. H. LANG, W. H. SCHMALZ,
President Vice-President Mgr.-Secretary

Manual of Canadian Banking

Orders for the new issue of H. M. P. Eckardt's

are now being received \$2.50
Postpaid anywhere

The Monetary Times Printing Company, Toronto, Ont.

Atlas Assurance Co., Limited OF LONDON, ENGLAND

The Company commenced business in the REIGN OF GEORGE III.
and the following figures show its record:—

At the Accession of	Income	Funds
KING GEORGE IV.	\$ 387,065	\$ 800,605
KING WILLIAM IV.	657,115	3,038,380
QUEEN VICTORIA	789,865	4,575,410
KING EDWARD VII.	3,500,670	11,185,465
KING GEORGE V.	6,846,895	15,186,060
and at		
31st DECEMBER, 1914	7,489,145	19,064,425

In addition the Company has a Subscribed Capital of Eleven Million Dollars (of which \$1,320,000 is paid up).

Agents wanted in unrepresented districts.

Head Office for Canada, 179 St. James St., MONTREAL
MATTHEW C. HINSHAW, Branch Manager

UNION ASSURANCE SOCIETY LIMITED

(FIRE INSURANCE SINCE A.D. 1714)

Canada Branch Montreal
T. L. MORRISEY, Resident Manager
North-West Branch Winnipeg
THOS. BRUCE, Branch Manager
MARTIN N. MERRY, General Agent TORONTO
Agencies throughout the Dominion

SUN FIRE FOUNDED A.D. 1710

THE OLDEST INSURANCE CO. IN THE WORLD

Canadian Branch Toronto
LYMAN ROOT, Manager

The LONDON ASSURANCE

Head Office, Canada Branch, MONTREAL

Total Funds \$30,000,000

Established A.D. 1720 FIRE RISKS accepted at current rates
Toronto Agents S. Bruce Harman, 19 Wellington St. East