

FIRE INSURANCE.

Phoenix Assurance Company.
 Limited,
OF LONDON, ENG.
 Established 1782.
LOSSES PAID, - - - \$148,000,000
Paterson & Son, 100 St. Francois Xavier St.,
 Chief Agents for the Dominion. MONTREAL

1879 1908
Richmond & Drummond
 FIRE INSURANCE COMPANY
 Head Office, Richmond, Que. Capital, \$250,000
\$60,000 Deposited with the Government for Security of Policyholders,
 The Company transacts a general Fire Insurance business, which is confined to the Dominion of Canada—no foreign risks written. Insurance in force, **\$6,000,000.**
 GENERAL AGENTS: J. H. Ewart, Toronto, Ont.; O. H. Day, Winnipeg, Man.; John J. Banfield, Vancouver, B.C.; Judson G. Lee, Montreal, Que.; Beverley R. Armstrong, St. John, N.B.
 Local Agents wanted in unrepresented districts.
J. C. McCAIG, General Manager.

QUEEN Insurance Company of America
 WILLIAM MACKAY, Resident Manager
 J. H. LABELLE, Assistant Manager
 MUNTZ & BEATTY, Resident Agents
 Temple Building, Bay Street TORONTO. Tel. Main 66 and 67 | C. S. SCOTT, Resident Agent Hamilton, Ont

THE Incorporated 1875.
Mercantile Fire
 INSURANCE COMPANY
 All Policies Guaranteed by the LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL

Caledonian Insurance Co., of Edinburgh
 The Oldest Scottish Fire Office.
 Head Office for Canada MONTREAL.
 LANSING LEWIS, Manager. J. G. BORTHWICK, Secretary.
MUNTZ & BEATTY, Resident Agents
 Temple Bldg., Bay St., TORONTO. Telephone Main 66 & 67.

FOUNDED 1825.
Law Union & Crown Insurance Co., of London.
 TOTAL CASH ASSETS EXCEED - - - - \$24,000,000
 Fire risks accepted on almost every description of insurable property.
 112 St. James Street, MONTREAL (Corner of Place d'Armes.)
CANADIAN HEAD OFFICE: J. E. E. DICKSON, Manager.
 DOUGLAS K. RIDOUT, Toronto Agt. Agents wanted throughout Canada.

Economical Fire Ins. Co'y of Berlin, Ontario
 CASH AND MUTUAL SYSTEMS
 Total Net Assets, \$319,377. Amount of Risk, \$16,231,751
 Government Deposit, \$35,965
 John Fennell, President. Geo. C. H. Lang, Vice-President. W. H. Schmalz, Mgr.-Secretary. John A. Ross, Inspector.

Commercial Union Assurance Co.
 LIMITED, OF LONDON, ENGLAND
FIRE, LIFE, MARINE, ACCIDENT
 Capital Fully Subscribed \$14,750,000 Life Funds (in special trust for Life Policy Holders), \$18,675,518
 Total Annual Income exceeds 15,000,000 Total Funds exceed 80,000,000
 Head Office Canadian Branch, 91 Notre Dame St., W. Montreal
 Jas. McGregor Mgr. Toronto Office, 49 Wellington St., East
 GEO. R. HARGRAFT, Gen. Agent for Toronto and County of York.

NORTHERN ASSURANCE CO. Of London Eng.
 "STRONG AS THE STRONGEST"
 Canadian Branch, 88 Notre Dame St. West, Montreal.
Income and Funds, 1906.
 Capital and Accumulated Funds, \$47,410,000
 Annual Revenue from Fire and Life Premiums and from interest on Invested Funds, \$8,805,000
 Deposited with Dominion Government for the Security of Policy-holders, \$98,580
 G. E. MORRELL, Inspec. E. P. PEARSON, Agt. ROBT. W. TYRE, Man. for Canada.

BRITISH AMERICA Assurance Co'y
 A.D. 1833 Head Office, TORONTO
BOARD OF DIRECTORS
 HON. GEO. A. COX, President W. R. BROCK, Vice-President
 ROBT. BICKERDIKE, M. P. W. B. MEIKLE
 E. W. COX GEO. A. MORROW
 D. B. HANNA AUGUSTUS MYERS
 JOHN HOSKIN, K. C., L. L. D. FREDERIC NICHOLLS
 ALEX LAIRD JAMES KERR OSBORNE
 Z. A. LASH, K. C. SIR. HENRY M. PELLATT
 E. R. WOOD
 W. B. MEIKLE, General Manager P. H. SIMS, Secretary
Capital, \$1,400,000.00
Assets, \$2,162,753.00
 Losses paid since organization - \$29,833,820.00

ESTABLISHED 1864
NEW YORK UNDERWRITERS AGENCY
POLICIES SECURED BY ASSETS \$18,061,926
PROVINCIAL AGENTS,
 JOSEPH MURPHY, Toronto, Ont. JNO. WM. MOLSON, Montreal, Que.
 W. R. COLGATE, Winnipeg, Man. WHITE & CALKIN, St. John, N.B.
 ALFRED J. BELL, Halifax, N.S.
T. D. RICHARDSON, Superintendent for Canada, TORONTO.

A. NAISMITH, President. R. M. MATHESON, Vice-President.
 A. F. KEMPTON, Sec. and Mgr. C. D. KERR, Treasurer.
AUTHORIZED CAPITAL - - \$500,000.00
SUBSCRIBED CAPITAL - - \$300,000.00

WESTERN Assurance Co.
 Incorporated 1851. Fire and Marine.
 Assets, over - \$3,570,000 00
 Income for 1906 over 3,609,000 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 Occidental Fire Insurance Co.
 Head Office - - WAWANESA, MANITOBA