

**FIRE INSURANCE.**

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 - - \$308,300.00**  
**Total Security to Policyholders \$367,044.20**

**The Occidental Fire Insurance Co.**

Head Office - - WAWANESA, MANITOBA

**FIRE SURANCE.**

**ST. PAUL FIRE AND MARINE INSURANCE COMPANY**

Founded 1853. PAUL, MINNESOTA

Assets Over - - \$5,000,000  
 Policyholders' Surplus - - \$1,650,000

This Company has on deposit with the Aut. security of Canadian Policyholders. Bonds to the value of One Hundred Sixty Thousand Dollars, (\$160,000) for the security of Canadian Policyholders.  
 For Agency Contracts (Fire), communicate with DALE & COMPANY, Coristine Building, Montreal, Province of Quebec.  
 W. E. FUDGER, 88 King St. East, Toronto, Ontario, General Agents for Province of Ontario.  
 ANDREW M. JACK & SON, 169 Hollis Street, Agents for Province of Nova Scotia, N.S., General Agents for Province of New Brunswick, N.B., General Agents for Province of British Columbia, Francisco, Cal., CHRISTENSEN & GOODWIN, 241 Sansome Street, Agencies in the Provinces of MANITOBA, SASKATCHEW, report direct to the Home Office, ST. PAUL, Minn., ALBERTA, A.  
 Canadian Marine Department.  
 DALE & COMPANY, Coristine Building, Montreal.

**BRITISH AMERICA Assurance Co'y**

Head Office, TORONTO

**BOARD OF DIRECTORS**

HON. GEO. A. COX, President W. R. BROCK, JOHN HOSKIN, K.C., L.L.D. Vice-Presidents  
 ROBT. BICKERDIKE, M. P. GEO. A. MORROW AUGUSTUS MYERS  
 E. W. COX D. B. HANNA FREDERIC NICHOLLS  
 ALEX. LAIRD Z. A. LASH, K. C. JAMES KERR OSBORNE  
 E. R. WOOD SIR. HENRY M. PELLATT  
 W. B. MEIKLE, Managing Director P. H. SIMS, Secretary

Capital, \$1,400,000.00  
 Assets, \$2,046,924.17

Losses paid since organization - \$32,690,162.01

**The Acadia Fire Insurance Company OF HALIFAX, N. S.**

ESTABLISHED A. D. 1862. "MADE IN CANADA"

Capital Subscribed.....\$400,000  
 Capital Paid-up.....300,000  
 Total Cash Assets.....\$574,574.60  
 Uncalled Capital.....100,000.00  
**\$674,574.63**

Liabilities, including Reinsurance Reserve.....71,210.22  
 Surplus as to Policyholders.....\$603,364.41

For Agency Contracts, Ontario and Quebec, apply to Br. Office—260 St. James St., Montreal, W. J. NESBITT, Supt. of Agencies Manitoba, Alberta and Saskatchewan THOS. BRUCE, Resident Manager, Bulman Block, Winnipeg. Br. Columbia—CORBET & DONALD, General Agents, Vancouver, B.C. Toronto Office—12-14 Wellington Street, East, BURRUSS & SWEATMAN, General Agents.  
**T. L. MORRISEY, Manager**

**UNION ASSURANCE SOCIETY**

MERGED IN THE

**Commercial Union Assurance Co., Ltd. OF LONDON, ENGLAND**

Total Funds Exceed \$86,250,000  
 Security Unexcelled

Canada Branch : Corner St. James and McGill Sts., MONTREAL  
 T. L. MORRISEY, Manager

TORONTO OFFICE : 15 and 17 Leader Lane

MARTIN N. MERRY, General Agent  
 Telephone Office, Main 2288. Residence, Main 1145

**ATLAS ASSURANCE CO., Limited**

OF LONDON, ENGLAND

Subscribed Capital - - \$11,000,000

Total Security for Policyholders amounts to over Twenty-five Million Dollars. Claims paid exceed One Hundred and Thirty-four Million Dollars. The Company's guiding principles have ever been Caution and Liberality. Conservative selection of the risks accepted and Liberal Treatment when they burn.

AGENTS—i.e., Real Agents who Work—wanted in unrepresented districts. North-West Department: R. W. DOUGLAS, Local Manager, 316-317 Nanton Bldg., Cor. Main and Portage Ave, Winnipeg. Toronto Department: SMITH & MACKENZIE, General Agents, 24 Toronto Street, Toronto.

Head Office for Canada—MONTREAL

MATTHEW C. HINSHAW, Branch Manager.

**NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

ESTABLISHED 1797

HEAD OFFICE IN CANADA

Norwich Union Building, Toronto

JOHN B. LAIDLAW, Manager. A. H. RODGERS, Branch Secretary.

**Calgary Fire Insurance Co.**

T. A. HATFIELD, Pres. R. R. JAMIESON, Vice-Pres.  
 G. TEMPEST, Managing Director.

Head Office: Calgary, Alta.

"A Company that gives Absolute Protection."

First British Fire Office Established in Canada, A.D. 1804

**Phoenix Assurance Company.**

Limited, of LONDON, ENGLAND

(Founded 1782)

with which is incorporated

**THE PELICAN & BRITISH EMPIRE LIFE OFFICE**

(Founded 1797)

HEAD OFFICE FOR CANADA:

100 St. Francois Xavier St. - MONTREAL

PATERSON & SON, Chief Agents

**ANGLO-AMERICAN FIRE INSURANCE COMPANY**

H. H. BECK, Manager.

APPLICATIONS FOR AGENCIES THROUGHOUT THE PROVINCE OF ONTARIO ARE INVITED

TORONTO, - 61-65 Adelaide Street East