

**BRITISH TRADERS' INSURANCE COMPANY**  
 Limited  
 Established 1865  
 AGENCIES THROUGHOUT THE WORLD  
**Fire—Marine—Automobile**  
 General Agents, Toronto  
 Automobile Department: WINDEYER BROS. & DONALDSON  
 General Agents Fire Department: G. S. PEARCEY  
**Head Office for Canada, 36 Toronto St., Toronto**  
 Manager for Canada, C. R. DRAYTON

**THE Wawanesa Mutual Insurance Co.**  
 Head Office: WAWANESA, MAN.  
 OWNED AND OPERATED BY FARMERS  
 In Manitoba, Saskatchewan, Alberta and British Columbia.  
 Insuring Farm Property only, at the lowest possible cost to the assured

Assets .....	\$ 1,437,252.37
As at Reserve for Unearned Premiums .....	94,542.18
December Number of Policies in Force .....	40,000
31st, 1919 Amount of Insurance in Force .....	83,290,110.00
Increase in Business during 1919 .....	7,658,573.00

FARMERS: Why insure in small or weak Mutual Companies, when you can insure with the Wawanesa Mutual, the largest and strongest strictly Farmers' Mutual Fire Insurance Company in Canada.  
**AGENTS IN ALL LOCALITIES**  
 This Company has no connection with The Western Canada Mutual Fire Insurance Association, or any other combination of Mutual Companies.

**WESTERN ASSURANCE COMPANY** INCORPORATED 1851  
 Fire, Marine, Automobile, Explosion, Riots, Civil Com-motions & Strikes.  
 Assets..... over \$8,300,000.00  
 Losses paid since organization 77,700,000.00  
**Head Offices: TORONTO, Ont.**  
 W. B. MEIKLE, President and General Manager  
 C. S. WAINWRIGHT, Secretary  
 A. R. PRINGLE, Canadian Fire Manager

First British Insurance Company established in Canada, A.D. 1804  
**Phoenix Assurance Co., 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. Francois Xavier Street, Montreal, Que.**  
 All with profit policies affected prior to the 31st December will rank for a full year's reversionary bonus at that date.

**SUN FIRE** FOUNDED A.D. 1710  
 THE OLDEST INSURANCE CO. IN THE WORLD  
 Canadian Branch ... Toronto  
 LYMAN ROOT, Manager

**THE NORTH EMPIRE FIRE INSURANCE Co.**  
 HEAD OFFICE WINNIPEG, MAN.  
 Toronto Office: 218 Confederation Life Bldg.  
 J. E. HOUNSOM, Manager  
 (Policies guaranteed by the London Guarantee and Accident Company, Limited)

**THE MERCANTILE FIRE INSURANCE COMPANY** Incorporated 1875  
 All Policies Guaranteed by the LONDON and LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL.

**The Commercial Life Assurance Company of Canada**  
 Head Offices, C.P.R. Bldg., Edmonton

**The LONDON ASSURANCE**  
 Head Office, Canada Branch, MONTREAL  
 Total Funds exceed \$42,500,000  
 Established A.D. 1720. FIRE RISKS accepted at current rates  
 Toronto Agents, Armstrong DeWitt & Crossin, Ltd., 36 Toronto St.

**FIRE CASUALTY**  
**The Northern Assurance Company, Limited**  
 of London, England  
 Assets, \$79,801,255.00  
 Head Office for Canada:  
 Room 306, Lewis Bldg., 17 St. John Street, Montreal.  
 G. E. MOBERLY, Manager.  
 A. HURRY, Manager, Casualty Department.

**British America Assurance Company**  
 FIRE, MARINE, HAIL and AUTOMOBILE  
 INCORPORATED 1833  
 HEAD OFFICES: TORONTO  
 W. B. MEIKLE, President and General Manager  
 E. F. GARROW, Secretary.  
 Assets Over \$4,300,000.00  
 Losses paid since organization over \$47,500,000.00

**CALEDONIAN-AMERICAN**  
 Insurance Company of New York  
 Head Office for Canada - MONTREAL  
 JOHN G. BORTHWICK, Manager  
 BRYCE B. HUNTER - Resident Agent  
 H. W. RANDLE, Inspector  
 51 Yonge Street, Toronto Telephone Main 31

**Waterloo Mutual Fire Insurance Company**  
 ESTABLISHED IN 1863  
 Head Office - Waterloo, Ont.  
 Total Assets 31st December, 1918, over..... \$1,000,000.00  
 Policies in force in Western Ontario, over 30,000  
 GEORGE DIEBEL, President. ALLAN BOWMAN, Vice-President.  
 L. W. SHUH, Manager. BYRON E. BECHTEL, Inspector.