

ESTABLISHED 1869  
 Total Funds Exceed **\$109,798,258.00**  
 Canadian Investments Over **\$9,000,000.00**

**FIRE AND LIFE**  
**North British and Mercantile**  
**INSURANCE COMPANY**

DIRECTORS  
 Wm. McMASTER, Esq. G. N. MONCEL, Esq. E. L. PEASE, Esq.

Head Office for the Dominion: MONTREAL

Agents in all the principal Towns in Canada

RANDALL DAVIDSON, Manager Fire Department  
 H. N. BOYD, Manager Life Department

Evans & Gooch, Resident Agents, Toronto, 26 Wellington Street East

COMMENCED BUSINESS 1901  
 RECEIVED DOMINION CHARTER 17th June 1908  
 Capital Stock Subscribed **\$500,000.00**  
 Capital Stock Paid Up **\$174,762.70**

**The Occidental Fire**  
**INSURANCE COMPANY**

Under the control of the  
**North British and Mercantile Insurance Company**

RANDALL DAVIDSON, President  
 C. A. RICHARDSON, Vice-President and Secretary

DIRECTORS:  
 S. E. RICHARDS W. A. T. SWEATMAN N. T. HILLARY

Head Office, WINNIPEG, MAN.

Agents Required at Unrepresented Points  
 Resident Agent, Toronto, Bryce B. Hunter, 51 Yonge Street

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

Total Annual Income Exceeds ..... \$ 47,250,000  
 Total Funds Exceed ..... 142,000,000  
 Total Fire Losses Paid ..... 183,366,690  
 Deposit with Dominion Government .. 1,225,467

Head Office Canadian Branch:  
**COMMERCIAL UNION BLDG. - MONTREAL**

JAS. MCGREGOR, MANAGER

Toronto Office - 49 Wellington St. East

GEO. R. HARGRAFT:  
 General Agent for Toronto and County of York.

**ATLAS**  
**Assurance Company, 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	11,185,405
KING GEORGE V. ...	6,846,895	15,186,090
and at 31st DECEMBER, 1915 ...	7,757,140	19,953,150

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

**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

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

**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 ..... \$20,000,000

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