

Guardian Assurance Co.

LIMITED, OF LONDON, ENGLAND

Capital Subscribed - - \$10,000,000
 Capital Paid-up - - \$5,000,000
 Invested Funds Exceed - - \$35,000,000

Fire Insurances at
 Moderate Rates

The Guardian Insurance Company of Canada

Accident, Liability, Automobile, Plate
 Glass, and Burglary Insurances
 and Guarantee Bonds

APPLICATIONS FOR AGENCIES INVITED

Head Offices: Guardian Building, 160 St. James St., Montreal

Confederation Life Association

Head Office - - - TORONTO, Ont.

OFFICERS AND DIRECTORS:

PRESIDENT:
 J. K. MACDONALD, Esq.
 Grain Merchant, Toronto

VICE-PRESIDENT AND CHAIRMAN OF THE BOARD:
 W. D. MATTHEWS, Esq.
 Director, Canadian Pacific Railway, Vice-President, Dominion Bank, etc.

VICE-PRESIDENT:
 SIR EDMUND B. OSLER, M.P.
 Dominion Bank, etc.

MESSERS. OSLER AND HAMMOND, Stock Brokers, President
 JOHN MACDONALD, Esq.
 Wholesale Dry Goods Merchant, Toronto
 Director Bank of Toronto

JOSEPH HENDERSON, Esq.
 Vice-President Bank of Toronto

COL. ALBERT E. GOODERHAM,
 Chairman of Board Dominion of Canada
 Guarantee and Accident Co.; Director Bank of
 Toronto; Canada Permanent Mortgage Corporation, etc.

THOS. J. CLARK, Esq.
 Vice-President Rolph and Clark
 Limited, Toronto.

PELEG HOWLAND, Esq.
 President, H. S. Howland Sons & Company, Limited,
 Toronto.

LT.-COL. THE HON. FREDERIC NICHOLLS,
 President and General Manager,
 Canadian General Electric
 Company, Toronto, Etc.

LIEUT.-COL. J. F. MICHIE
 President, Michie and Company, Toronto

JOHN FIRSTBROOK, Esq.
 Pres. Firstbrook Bros., Ltd., Toronto.
 Vice-Pres. Standard Reliance Mortgage Corp

President, Imperial Bank of Canada.

SECRETARY:
 JAMES A. MACDONALD

ACTUARY:
 V. R. SMITH, A.A.S., A.I.A.

ARTHUR JUKES JOHNSON, M.D., M.R.C.S. (England)

AGENCY ORGANIZATIONS:

Western Canada Branch:
 A. E. LAWSON, Field Manager, Winnipeg.

Saskatchewan:
 R. H. MELVILLE, Field Manager, Regina.

Southern Alberta:
 J. P. ROSS, Field Manager,
 Calgary.

British Columbia:
 PROVINCIAL OFFICE, Vancouver,
 H. FARRANT, Inspector.

Eastern Canada:
 G. W. PARKER, Manager, St. John, N.B.
 J. P. QUINN, Field Manager, Halifax.

Quebec:
 A. J. MEIKLEJOHN, Manager, Montreal.
 C. E. THERIAULT, Dist. Manager, Quebec.

Newfoundland:
 D. MUNN, Manager, St. John's.

THE ROYAL INSURANCE COMPANY, LIMITED

LIFE DEPARTMENT

MAINTAINS UNALTERED
 DURING THE WAR
 the high uniform rate of
PROFITS
 paid to policy-holders for the past
FIFTY YEARS

GUARANTEES
PROFITS at the FULL RATE
 of \$15 PER ANNUM
 per \$1,000 assured, on ALL
 participating policies be-
 coming claims before 1920,
 whether newly effected or not

HAS RECENTLY
REDUCED ITS RATES
 for whole of life non-profit
 policies, and now offers
PERMANENT PROTECTION
 at the
MINIMUM OF COST

ENORMOUS FINANCIAL STRENGTH — PRUDENT ADMINISTRATION.

QUEEN INSURANCE COMPANY

FIRE AND AUTOMOBILE INSURANCE — ABSOLUTE SECURITY

W. MACKAY, Manager

J. H. LABELLE, Asst. Manager