THE BRITISH AMERICA ASSURANCE COMPANY

Incorporated :

HEAD OFFICE: TORONTO

Old Reliable Assets over

Progressive \$2,000,000.00

Losses paid since organization over

- \$36,000,000.00

DIRECTORS:

Hon. GEO. A. COX, President. ROBT. BICKERDIKE, M.P. R. W. COX JOHN HOSKIN, K.C., LL.D. D. B. HANNA D. B. HANNA ALEX. LAIRD Z. A. LASH, K.C., LL.D.

W. B. BROCK, Vice-President W. B. BROWN, 100-Fresident
W. B. MEIKLE
GEO. A. MORROW
AUGUSTUS MYERS
FREDERIC NICHOLLS
JAMES KERR OSBORNE
COL, SIR HENRY M. PELLATT

W. B. MEIKLE. General Manader E. F. GARROW. Secretory

EVANS & JOHNSON, General Agents

26 St. Sacrament Street :



INSURANCE AGAINST .

ACCIDENT AND SICKNESS EMPLOYERS' LIABILITY PLATE GLASS

Head Office for Province of Quebec,

Agents wanted for the Accident Branch.

JOHN MacEWEN, Superintendent for Quebec

L'UNION FIRE INSURANCE COMPANY, Limited

Head Office : PARIS, France. Established 1828

Capital fully subscribed . \$ 2,000,000.00 Net Premiums in 1912 . 5.303,255.00 Total Losses paid to 31st Dec., 1912 86,000,000.00

Canadian Branch:

94 NOTRE DAME ST. WEST, MONTREAL

Manager for Canada:

MAURICE FERRAND

First British Insurance Office Established in Canada, 1804

INTENDING ASSURERS

Should read the "THREE MINUTES" Leaflet

PHOENIX ASSURANCE CO., Limited,

OF LONDON, ENGLAND (Founded 1782)

Copies of this and full information regarding the Company's system, its equitable principles and liberal policies, may be obtained at the Head Office.

100 ST. FRANCOIS-XAVIER STREET, MONTREAL

The Company offers to the Public every advantage which

LIFE ASSURANCE

conducted under the most favourable conditions is capable of affording:

At the BONUS DIVISION for the five years ending 31st DECEMBER, 1910

(1) A UNIFORM ADDITION of \$85 per \$1,000 was declared on all classes of Full-Bonus Policies.

(2) A GUARANTEED BONUS was also declared of \$12.50 per \$1,000 per annum on Full-Bonus Policies becoming claims by death, and \$17 per \$1,000 per annum on Endowment Assurances maturing before 31st December, 1915. These bonuses apply to new as well as existing policies.

R. MacD. Paterson, | Joint H. B. F. Bingham. Life Superintendent. J. B. Paterson. Managers

Agents Wanted

Established 1864.

New York Underwriters Agency.

A. & J. H. STODDART REGISTERED 100 William Street, NEW YORK

PROVINCIAL AGENTS.

MURPHY, LOVE, HAMILTON & BASCOM, TOTONTO, OUT. OSLER, HAMMOND & NANTON, Winnipeg, Man. ALPRED J. BELL. Halifax, N.S.

JOHN, WM. MOLSON & ROBERT Y. HUNTER MONTPAI, Que. WHITE & CALKIN, St. John, N.B. EDMUND T. HIGGS, Charlotterm, P. F. X. N.S.

AYRE & SONS, LTD., St. John's, Nfld.

T. D. RICHARDSON, Supt. for Canada, TORONTO

LONDON MUTUAL FIRE INSURANCE CO.

HEAD OFFICE **TORONTO** ESTABLISHED 1859

Assets on December 31st, 1912 - - \$1,012,673.58 Liabilities en December 3ist, 1912 - - \$368,334.81 SURPLUS en December 31st, 1912 \$644,338,77

Security for Policy Holders - - - \$1,031,161.17 F. D. WILLIAMS.

Managing Director