



Reinsurance

Advice on reinsurance matters given in connection with Life, Fire and General Casualty business.
Reinsurances placed with British and Foreign Companies.
Excess Covers.

STERLING OFFICES LIMITED

A. F. PEARSON & COY.
ESTD. 1863 1877

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The UNITED STATES LIFE Insurance Company in the City of New York

Organized 1850. Non-Participating Policies only. Over Forty-Five Million Dollars Paid to Policyholders.

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Good territory open for high class, personal producers, under direct contracts with the Company. Address Home Office, 277 Broadway, New York City.

SCOTTISH UNION AND NATIONAL

INSURANCE COMPANY, OF EDINBURGH, SCOTLAND
ESTABLISHED 1824

Capital, - - - - -	830,000,000
Total Assets, - - - - -	75,658,734
Deposited with Dominion Gov't, - - - - -	391,883
Invested Assets in Canada, - - - - -	7,695,336
NORTH AMERICAN DEPT. HARTFORD, CONN., U.A.S.	
JAMES H. BREWSTER, Manager	
ESINHART & EVANS, Resident Agents, - - - - -	Montreal
MEDLAND & SON, - - - - -	Toronto
ALLAN, KILLAM & McKAY, LTD., - - - - -	Winnipeg

The WATERLOO Mutual Fire Insurance Co.

ESTABLISHED IN 1863

Head Office - - - - Waterloo, Ont.
TOTAL ASSETS 31st DEC., 1918, Over \$1,000,000

Policies in Force in Western Ontario Over 30,000

GEO. DIEBEL, ALLAN BOWMAN,
President Vice-President

L. W. SHUH,
Manager

study of strike statistics and are considered actuarially sound. In collating the data on which the calculation was made, the relation to strikes of locality as well as industry was studied. The contract is the ordinary use and occupancy policy used for fire coverage.

This kind of protection serves its greatest purpose in counteracting that financial loss which employers are bound to suffer when acceding to strike demands. We would not advocate, however, for the present, that such a company extend its functions beyond that of the legitimate insurance company and attempt to act as mediator in strike controversies. We are of the opinion that in following its legitimate purposes it is bound to act as a prevention factor and its usefulness in curtailing labor disturbances is thereby further conserved. As the real purposes of the company are recognized by industry as practical, these additional lines of service will develop of themselves as a natural consequence, extending to questions of industrial relations and conditions, the main object being, of course, to effect settlement satisfactory to all concerned.—*Insurance Age.*