

THE BRITISH AMERICA ASSURANCE COMPANY

Incorporated 1833

Fire, Marine, Hail and Automobile Insurance

HEAD OFFICE: TORONTO

| | | |
|-------------------------------------|-----------------|--------------------|
| Old | Reliable | Progressive |
| Assets over | - - | \$3,500,000.00 |
| Losses paid since organization over | - - | \$43,000,000.00 |

DIRECTORS:

W. B. MEIKLE, President

| | |
|-----------------------------|--------------------------------------|
| SIR JOHN AIRD | D. B. HANNA |
| ROBT. BICKERDIKE, Montreal | Z. A. LASH, K.C., L.L.D. |
| LT.-COL. HENRY BROOK | Geo. A. MORROW, O.B.E. |
| ALFRED COOPER, London, Eng. | LT.-COL. THE HON. FREDERIC NICHOLLS |
| H. C. COX | BRIG.-GEN. SIR HENRY PELLATT, C.V.O. |
| JOHN H. FULTON, New York | E. R. WOOD |
| E. HAY | |
| JOHN HOBKIN, K.C., L.L.D. | |

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|---------------------|------------------|---------------------|
| W. B. MEIKLE | JOHN SIME | E. F. GARROW |
| Pres. and Gen. Man. | Asst. Gen. Man. | Secretary |

THOMAS F. DOBBIN, Resident Manager MONTREAL

NORWICH UNION FIRE INSURANCE SOCIETY, Limited

INSURANCE AGAINST

Fire, Accident and Sickness Employers' Liability Automobile, Plate Glass

AGENTS WANTED FOR THE ACCIDENT BRANCH.

Head Office for Canada, - - TORONTO
Head Office for Province of Quebec, MONTREAL
P. A. TASKER, Branch Manager.

FOUNDED A. D. 1819

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE

SURPLUS TO POLICYHOLDERS, \$5,828,900

THOMAS F. DOBBIN, Manager for Canada.
EDMUND FOSTER, Superintendent of Agencies.

Lewis Building, St. John Street, - MONTREAL
Applications for Agencies invited.

The Life Agent's Manual
Published by The Chronicle, Montreal

First British Insurance Office Established in Canada, 1804

INTENDING ASSURERS

Should read the "THREE MINUTES" Leaflet of the

PHOENIX ASSURANCE COMPANY, 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, 1915

A UNIFORM ADDITION of \$75 per \$1,000 was declared on all classes of Full-Bonus Policies, at the rate of \$15 per \$1,000 assured in respect of each full annual premium paid since 1st January, 1911. This bonus applies to new as well as existing policies.

R. MacD. PATERSON, } Joint
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, LOVY, HAMILTON & BASCOM,
TORONTO, Ont.
OSLER, HAMMOND & NANTON,
Winnipeg, Man.
ALFRED J. BELL & Co.
Halifax, N.S.

JOHN WM. MOLSON & ROBERT Y. HUNTER
Montreal, Que.
WHITE & CALVIN
St. John, N.B.
ATRE & SONS, LTD.
St. John's, Nfld.

T. D. RICHARDSON, Supt. for Canada TORONTO

Founded A. D. 1710

SUN INSURANCE OFFICE

Head Office: Threadneedle St., London, Eng.

THE OLDEST INSURANCE OFFICE IN THE WORLD

Canadian Branch:
15 Wellington St. East
TORONTO, Ont.

LYMAN ROOT
Manager