

INDEMNITY INSURANCE COMPANIES

ALFRED WRIGHT
President

ALEX. MACLEAN
Manager & Secretary



Personal Accident	Sickness
Employers' Liability	Workmen's Compensation
Fidelity Guarantee	Elevator Insurance
Teams' Liability	Plate Glass
Automobile Insurance	

HEAD OFFICE

Company's Building
61 - 65 Adelaide Street East
TORONTO

Applications for agencies invited in
unrepresented districts

LONDON GUARANTEE & ACCIDENT
COMPANY LIMITED OF LONDON ENGLAND.

INSURING YOUR SALARY

An accident and sickness policy will insure to you the continuance of your salary during disability from accident or sickness. If an injury is sustained in a public conveyance the amount of indemnity payable under the policy is doubled.

HEAD OFFICE
FOR CANADA:

TORONTO

COR. YONGE AND
RICHMOND STS.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY

Personal Accident Insurance	Guarantee Bonds
Sickness Insurance	Plate Glass Insurance
Burglary Insurance	

OFFICES:

TORONTO MONTREAL WINNIPEG CALGARY

J. E. ROBERTS, President C. A. WITHERS, Gen. Manager

SOVEREIGN LIFE ASSURANCE COMPANY.

The Sovereign Life Assurance Company of Canada is another house of eastern origin which has sufficiently appreciated the possibilities of the West to induce the removal of its head office to Winnipeg. The first report of the company since it removed westward is gratifying.

The applications for new assurances and revival of policies during the year were 336 for \$737,000. The policies issued and revived were 322 for \$686,000. The insurance in force at the close of the year reached the satisfactory total of \$3,173,064, or a net gain during the year of \$272,000. The income for the year shows a very gratifying increase, the premium income, after deducting amounts paid for re-assurance being \$118,269.50. The cash received from interest amounted to \$37,231.64, being 33 per cent. greater than the amount received from the same source in 1910.

During the year, the board continued the policy adopted in 1910, in respect to the investment of the company's funds. Debentures which were yielding a low rate of interest were sold at a profit, and the proceeds invested in first mortgages on farm lands in Western Canada at a higher rate of interest. Almost the entire amount invested during the year is yielding 8 per cent. Death claims during the year amounted to but 58 per cent. of the expected.

The assets of the company now reach the total of \$868,723.19, being increased during the year by \$83,440.00.

Both the actuaries and the medical directors' reports were satisfactory. Dr. H. J. Meiklejohn, the managing director, has had a difficult task to place the company on a proper basis, but since his assumption of the reins of office and the election of an enterprising directorate, excellent work has been done and good progress accomplished.

The Sanitary Packing Company, of Toronto, will erect a canning factory at Niagara-on-the-Lake.

The Grand Trunk Pacific Company's programme for 1912, will entail the expenditure of \$20,000,000. On the main line, 185 miles will be built east of Fort George, and 150 miles west of Fort George, with 500 miles of branch lines. Hotels will be erected in Edmonton and Regina containing 150 rooms each. Twenty-five general stores will be built in various towns.

Accidents vs. Fires

It is said that 20,000,000 Accidents and Illnesses occur each year, but only 80,000 fires.

A business man protects his property against the loss that rarely happens—fire. He can replace his property, but he can never replace his time or his damaged arm.

The most liberal accident and sickness policies are issued by

**The Employers' Liability
Assurance Corporation, Limited**
TEMPLE BLDG., - TORONTO

The Western Canada Accident and Guarantee Insurance Co.

HEAD OFFICE - WINNIPEG

DIRECTORS:

Thos. M. Milroy, M.D., President.	E. Cass, Vice-President
Edward Brown	Thos. R. Deacon
R. E. BURCH, MANAGING DIRECTOR.	H. H. Cottingham

We are giving unexcelled service in the following
classes of Insurance:

Fidelity and Guarantee Bonds	Automobile Liability
Workmen's Compensation	Teams' Liability
Contractors' Bonds	Elevator Liability and
Personal Accident and	Industrial Insurance
Sickness Insurance	
Employers' Liability	

OUR MOTTO: Prompt and Just Treatment of Claims.