

## THE MONARCH LIFE ASSURANCE COMPANY

### LIBERAL CONTRACTS TO LIVE AGENTS

President  
J. T. GORDON  
Managing Director:  
J. W. W. STEWART  
HEAD OFFICE

Vice-Presidents:  
N. BAWLF AND E. L. TAYLOR, K.C.  
Secretary and Actuary:  
J. A. MACFARLANE, A.I.A.  
.... WINNIPEG

## Merchants Casualty Co.

Head Office: Winnipeg, Man.

The most progressive company in Canada, Operating under the supervision of the Dominion and Provincial Insurance Departments. Embracing the entire Dominion of Canada.

### SALESMEN NOTE

Our accident and health policy is the most liberal protection ever offered for a premium of \$1.00 per month.



Covers over 2,500 different diseases. Pays for six months for sickness and two years for accident. Liberal indemnities for accidental death, total disability, quarantine, operations, death of beneficiary and children of the insured.

### Good Openings for Live Agents

Eastern Head Office...1 Adelaide St. E., Toronto  
Home Office.....Electric Railway Chambers, Winnipeg, Man.

## THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION

OF LONDON, ENG. LIMITED

### ISSUES

Personal Accident  
Employers' Liability  
Workmen's Compensation  
Sickness  
Automobile  
Fidelity Guarantee  
and Fire Insurance Policies

### GRIFFIN & WOODLAND

Managers for Canada and Newfoundland

Lewis Building, MONTREAL  
JOHN JENKINS, Fire Manager  
Temple Bldg., TORONTO

ORDERS NOW BEING TAKEN

## "Some Pointers on Life Assurance"

By C. A. HASTINGS

Price - - - 50c.

Over 50 different examples.

Reduced rates quoted for quantities.

BOOK DEPARTMENT

MONETARY TIMES OF CANADA

62 Church Street, TORONTO

MONTREAL

WINNIPEG

## Economical Mutual Fire Ins. Co. of Berlin

HEAD OFFICE ..... BERLIN, ONTARIO

CASH AND MUTUAL SYSTEMS

TOTAL ASSETS, \$600,000  
AMOUNT OF RISK, \$26,000,000  
GOVERNMENT DEPOSIT, \$50,000

JOHN FENNELL, President  
GEO G. H. LANG, Vice President  
W. H. SCHMALZ, Mgr.-Secretary

## WESTERN ASSURANCE COMPANY

INCORPORATED 1851

Fire and Marine

Assets.....over \$ 3,500,000.00  
Losses paid since organization.....57,000,000.00

Head Office, TORONTO, Ont.

W. R. BROCK, President  
W. B. MEIBLE, Vice-President and General Manager  
C. C. FOSTER, Secretary

## ANGLO-AMERICAN FIRE INSURANCE COMPANY

J. W. RUTHERFORD, General Manager.

APPLICATIONS FOR AGENCIES THROUGHOUT THE PROVINCE OF ONTARIO ARE INVITED

TORONTO - 61-65 Adelaide Street East

## BRITISH CROWN ASSURANCE OF GLASGOW, SCOTLAND

The Right Hon. J. Parker Smith, Pres. D. W. MacLennan Gen. Mgr.  
Head Office Canadian Branch—TRADERS BANK BLDG., TORONTO  
A. C. Stephenson, Manager  
Liberal Contracts to Agents in Unrepresented Districts

## Waterloo Mutual Fire Insurance Co.

ESTABLISHED IN 1863.

Head Office WATERLOO, Ont.

Total Assets 31st December, 1911 - - - \$725,000.00  
Policies in force in Western Ontario, over - - - 30,000.00

WM. SNIDER, President. GEORGE DIEBEL, Vice-President.  
FRANK HAIGHT, Manager. ARTHUR FOSTER, Inspector.

## CALEDONIAN INSURANCE COMPANY

The Oldest Scottish Fire Office

Head Office for Canada MONTREAL

J. G. BORTHWICK, Manager

MUNTZ & BEATTY, Resident Agents

Temple Bldg., Bay St., TORONTO

Telephone Main 66 & 67

## THE LAW UNION & ROCK INSURANCE CO., Limited

OF LONDON

Founded in 1806

Assets exceed \$48,000,000.00 Over \$12,500,000.00 invested in Canada  
FIRE and ACCIDENT RISKS Accepted

Canadian Head Office: 57 Beaver Hall, Montreal

Agents wanted in unrepresented towns in Canada.

W. D. Aiken, Superintendent

Accident Department

J. E. E. DICKSON,

Canadian Manager

## The Northern Assurance Company, Ltd. of London, Eng.

CANADIAN BRANCH, 88 NOTRE DAME ST. WEST, MONTREAL

Accumulated Funds ..... \$41,265,000

Applications for Agencies solicited in unrepresented districts.

G. E. MOBERLY, Supt. E. P. PEARSON, Agt. ROBT. W. TYRE, Man. for Can.