

BRITISH TRADERS' INSURANCE COMPANY
 Limited
 Established 1865

AGENCIES THROUGHOUT THE WORLD

Fire—Marine—Automobile

General Agents, Toronto
 Automobile Department: WINDEYER BROS. & DONALDSON
 General Agents Fire Department: G. S. PEARCEY

Head Office for Canada, 36 Toronto St., Toronto
 Manager for Canada, C. R. DRAYTON

THE
Wawanesa Mutual Insurance Co.
 Head Office: WAWANESA, MAN.

OWNED AND OPERATED BY FARMERS
 In Manitoba, Saskatchewan, Alberta and British Columbia.
 Insuring Farm Property only, at the lowest possible cost to the assured

As at	Assets	\$ 1,437,252 37
December	Reserve for Unearned Premiums	94,542.18
31st, 1919	Number of Policies in Force	40,000
	Amount of Insurance in Force	83,290,110.00
	Increase in Business during 1919.....	7,658,573.00

FARMERS: Why insure in small or weak Mutual Companies, when you can insure with the Wawanesa Mutual, the largest and strongest strictly Farmers' Mutual Fire Insurance Company in Canada.

AGENTS IN ALL LOCALITIES

This Company has no connection with The Western Canada Mutual Fire Insurance Association, or any other combination of Mutual Companies.

WESTERN INCORPORATED 1851
ASSURANCE COMPANY

Fire, Marine, Automobile, Explosion, Riots, Civil Com-motions & Strikes.

Assets..... over \$8,300,000.00
 Losses paid since organization " 77,700,000.00

Head Offices: TORONTO, Ont.

W. B. MRIKLE, President and General Manager
 C. S. WAINWRIGHT, Secretary
 A. H. PRINGLE, Canadian Fire Manager

UNION
ASSURANCE SOCIETY
 LIMITED
 (FIRE INSURANCE SINCE A.D. 1714)

Canada Branch Montreal
 T. L. MORRISEY, Resident Manager

North-West Branch Winnipeg
 THOS. BRUCE, Branch Manager

MARTIN N. MERRY, General Agent TORONTO
 Agencies throughout the Dominion

SUN FIRE FOUNDED A.D. 1710
 THE OLDEST INSURANCE CO. IN THE WORLD

Canadian Branch ... Toronto
 LYMAN ROOT, Manager

THE NORTH EMPIRE FIRE INSURANCE Co.
 HEAD OFFICE: WINNIPEG, MAN.
 Toronto Office: 218 Confederation Life Bldg.
 J. E. HOUNSOM, Manager
 (Policies guaranteed by the London Guarantee and Accident Company, Limited)

THE INCORPORATED 1875
MERCANTILE FIRE
INSURANCE COMPANY

All Policies Guaranteed by the LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL.

The Commercial Life
 Assurance Company of Canada
 Head Offices, C.P.R. Bldg., Edmonton

The LONDON ASSURANCE
 Head Office, Canada Branch, MONTREAL
 Total Funds exceed \$42,500,000

Established A.D. 1720. FIRE RISKS accepted at current rates
 Toronto Agents, Armstrong, DeWitt & Crossin, Ltd., 36 Toronto St.

THE LAW UNION & ROCK INSURANCE CO., Limited
 OF LONDON Founded in 1806

Assets exceed \$50,000,000.00 Over \$10,000,000.00 invested in Canada
 FIRE and ACCIDENT RISKS Accepted
 Canadian Head Office: 277 Beaver Hall Hill, Montreal
 Agents wanted in unrepresented towns in Canada.

W. D. Aiken, Superintendent | COLIN E. SWORD,
 Accident Department | Canadian-Manager

FIRE CASUALTY
The Northern Assurance Company, Limited
 of London, England
 Assets, \$79,801,255.00

Head Office for Canada:
 Room 306, Lewis Bldg., 17 St. John Street, Montreal.
 G. E. MOBERLY, Manager.
 A. HURRY, Manager, Casualty Department.

Waterloo Mutual Fire Insurance Company
 ESTABLISHED IN 1863
 Head Office - Waterloo, Ont.

Total Assets 31st December, 1918, over..... \$1,000,000.00
 Policies in force in Western Ontario, over 30,000

GEORGE DIEBEL, President. ALLAN BOWMAN, Vice-President.
 L. W. SHUH, Manager. BYRON E. BECHTEL, Inspector.

CALEDONIAN-AMERICAN
 Insurance Company of New York
 Head Office for Canada - MONTREAL
 JOHN G. BORTHWICK, Manager

BRYCE B. HUNTER - Resident Agent
 H. W. RANDLE, Inspector

51 Yonge Street, Toronto Telephone Main 31