

# INSURANCE COMPANIES

## Hudson Bay Insurance Co.

Head Office . . . VANCOUVER, B.C.

|                               |                |
|-------------------------------|----------------|
| Authorized Capital .. ..      | \$2,000,000.00 |
| Subscribed Capital .. ..      | 875,500.00     |
| Paid-up Capital .. ..         | 188,700.00     |
| Investments in Cash .. ..     | 358,923.25     |
| SECURITY TO POLICYHOLDERS ... | 794,411.85     |

J. R. BERRY, President. C. E. BERG, General Manager.  
ONTARIO OFFICES: Lumsden Bldg., Toronto, Ont.  
W. WALKER, Provincial Manager.

**Equitable Adjustments Prompt Settlements**

**GUARDIAN** Assets exceed  
**ASSURANCE COMPANY** Thirty - Two  
Established 1821. :: LIMITED Million Dollars

Head Office for Canada, Guardian Bldg., Montreal  
H. M. LAMBERT, Manager. B. E. HARDS, Assistant Manager.

ARMSTRONG & DeWITT, General Agents,  
16-18 Leader Lane, TORONTO

## British and Canadian Underwriters

NORWICH, England

Guaranteed by the Norwich Union Fire Insurance  
Society Limited, of Norwich, England.

Head Office for Canada:

12-14 Wellington Street East - TORONTO

JOHN B. LAIDLAW, Manager.

BURRUSS & SWEATMAN

WM. JOHNSTONE

Toronto Agents.

First British Insurance Company established in Canada, A.D. 1804

## Phoenix Assurance Company, Ltd.

**FIRE** of London, England, **LIFE**

Founded 1782.

|                                                                                                                 |              |
|-----------------------------------------------------------------------------------------------------------------|--------------|
| Total resources over.....                                                                                       | \$90,000,000 |
| Fire losses paid.....                                                                                           | 425,000,000  |
| Deposit with Federal Government and Investment in<br>Canada for security of Canadian policy holders only exceed | 2,500,000    |

Agents wanted in both branches. Apply to  
R. MacD. Paterson, } Managers.  
J. B. Paterson

100 St. Francois Xavier St., Montreal, Que.

All with profit policies taken out prior to 31st December will participate  
in four full years' reversionary bonus as at 1915.

## BRITISH AMERICA ASSURANCE CO'Y (FIRE)

Incorporated 1833. Head Office, TORONTO

BOARD OF DIRECTORS:

HON. GEO. A. COX, President W. R. BROCK, Vice-President

ROBT. BICKERDIKE, M.P.

E. W. COX

D. B. HANNA

JOHN HOSKIN, K.C., LL.D.

ALEX. LAIRD

Z. A. LASH, K.C., LL.D.

E. R. WOOD

GEO. A. MORROW

AUGUSTUS MYERS

FREDERIC NICHOLLS

JAMES KERR OSBORNE

SIR HENRY M. PELLATT

W. B. MEIKLE, Managing Director

Assets, over \$2,000,000.00

Losses paid since organization over \$35,000,000.00

(Fire)  
**German American**  
Insurance Company  
New York

STATEMENT MAY, 1911  
CAPITAL

**\$2,000,000**

RESERVE FOR ALL OTHER LIABILITIES

**9,802,074**

NET SURPLUS

**8,447,668**

ASSETS

**249,742**

AGENCIES THROUGHOUT CANADA.

## COMMERCIAL UNION ASSURANCE CO.

LIMITED, OF LONDON, ENGLAND

**FIRE LIFE MARINE ACCIDENT**

Total Annual Income Exceeds ..... \$ 37,500,000

Total Assets Exceed..... \$115,000,000

Total Fire Losses Paid ..... \$147,603,475

Deposit with Dominion Government ..... \$1,269,327

Head Office Canadian Branch, Commercial Union Bldg., Montreal.

Jas. McGregor, Mgr. Toronto Office, 49 Wellington St. E.

GEO. R. HARGRAFT, Gen. Agent for Toronto and County of York.

## Economical Mutual Fire Ins. Co'y of Berlin

HEAD OFFICE . . . . . BERLIN, ONTARIO

CASH AND MUTUAL SYSTEMS

Total Assets, \$600,000 Amount of Risk, \$23,000,000

Government Deposit \$50,000

John Fennell,  
President

Geo. G. H. Lang,  
Vice-President

W. H. Schmalz,  
Mgr.-Secretary

## THE... EQUITY FIRE INSURANCE COMPANY

Established 1898

HON. THOS. CRAWFORD  
President

WM. GREENWOOD BROWN  
Gen. Manager

Assets on January 1st, 1911 ..... \$426,699.64

Liabilities " " ..... 211,318.44

Government Reserve, Jan. 1st, 1911 162,664.13

Security to Policyholders ..... 378,045.35

The Equity offers \$300,000 Security

in Excess of Government Requirements

GENERAL AGENTS

MONTREAL—Carson Bros.

WINNIPEG—Brown Clarke Agency

SYDNEY—Young & Lorway

VANCOUVER—W. S. Holland

REGINA—McCallum, Hill & Co.

HALIFAX—Faulkner & Co.

CALGARY—Geo. A. Lavis

St. JOHN—J. M. Queen

Head Office - 24 King St. W., TORONTO

## The Chief Difficulty

that confronts the new man entering the Life Insurance Field  
is the securing of GOOD PROSPECTS. This difficulty is  
eliminated when you write for an INDUSTRIAL COMPANY,  
the debts of which are an inexhaustible mine for both ordin-  
ary and industrial business.

More Policyholders in  
Canada than any other  
Canadian Company.

**THE UNION LIFE  
ASSURANCE COMPANY**

Head Office - Toronto, Canada

## COLONIAL (Fire) ASSURANCE CO.

Head Office ... WINNIPEG, MAN.

We conduct a general Fire Insurance Business. Equitable  
rates, and prompt settlements of losses. Reliable Agents  
wanted, to whom liberal commission will be allowed.

W. SMITH, Manager.