

Guardian Assurance Co.

LIMITED, OF LONDON, ENGLAND

Capital Subscribed - - \$10,000,000
 Capital Paid-up - - - \$5,000,000
 Invested Funds Exceed - - \$35,000,000

Fire Insurances at
 Moderate Rates

The Guardian Insurance Company of Canada

Accident, Liability, Automobile, Plate
 Glass, and Burglary Insurances
 and Guarantee Bonds

APPLICATIONS FOR AGENCIES INVITED

Head Offices: Guardian Building, 160 St. James St., Montreal

Confederation Life Association

Head Office - - - TORONTO, Ont.

OFFICERS AND DIRECTORS:

PRESIDENT:
 J. K. MACDONALD, Esq.
VICE-PRESIDENT AND CHAIRMAN OF THE BOARD
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 Grain Merchant, Toronto Director, Canadian Pacific Railway, Vice-President, Dominion Bank, etc.
VICE-PRESIDENT:
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 Messrs. Osler and Hammond, Stock Brokers, President Dominion Bank, etc.
JOHN MACDONALD, Esq.
 Wholesale Dry Goods Merchant, Toronto Director Bank of Toronto, Vice-President Bank of Toronto,
COL. ALBERT E. GOODERHAM,
 Chairman of Board Dominion of Canada Guarantee and Accident Co.; Director Bank of Toronto; Canada Permanent Mortgage Corporation, etc.
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 Vice-President Rolph and Clark Limited, Toronto.
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 President, Michie and Company, Toronto
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 President, H. S. Howland Sons & Company, Limited, Toronto.
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 President and General Manager, Canadian General Electric Company, Toronto, Etc.
JOHN FIRSTBROOK, Esq.
 Pres. Firstbrook Bros., Ltd., Toronto. Vice-Pres. Standard Reliance Mortgage Corp.
MEDICAL DIRECTOR:
 ARTHUR JUKES JOHNSON, M.D., M.R.C.S. (England)

SECRETARY:
 JAMES A. MACDONALD

ACTUARY:
 V. R. SMITH, A.A.S., A.I.A.

AGENCY ORGANIZATIONS:

Western Canada Branch:
 A. E. LAWSON, Field Manager, Winnipeg.
Saskatchewan:
 R. H. MELVILLE, Field Manager, Regina.
Southern Alberta:
 J. P. ROSS, Field Manager, Calgary.
British Columbia:
 PROVINCIAL OFFICE, Vancouver,
 H. FARRANT, Inspector.

Eastern Canada:
 G. W. PARKER, Manager, St. John, N.B.
 J. P. QUINN, Field Manager, Halifax.

Quebec:
 A. J. MEKLEJOHN, Manager, Montreal.
 C. E. THERIAULT, Dist. Manager, Quebec.

Newfoundland:
 D. MUNN, Manager, St. John's.

THE ROYAL INSURANCE COMPANY, LIMITED

LIFE DEPARTMENT

MAINTAINS UNALTERED
 DURING THE WAR
 the high uniform rate of
PROFITS
 paid to policy-holders for the past
FIFTY YEARS

GUARANTEES
PROFITS at the FULL RATE
 of \$15 PER ANNUM
 per \$1,000 assured, on ALL
 participating policies be-
 coming claims before 1920,
whether newly effected or not

HAS RECENTLY
REDUCED ITS RATES
 for whole of life non-profit
 policies, and now offers
PERMANENT PROTECTION
 at the
MINIMUM OF COST

ENORMOUS FINANCIAL STRENGTH — PRUDENT ADMINISTRATION.

QUEEN INSURANCE COMPANY

FIRE AND AUTOMOBILE INSURANCE — ABSOLUTE SECURITY

W. MACKAY, Manager -

J. H. LABELLE, Asst. Manager