THE BRITISH AMERICA ASSURANCE COMPANY

Incorporated : 1823

HEAD OFFICE: TORONTO

Old Reliable

Progressive

Capital. - \$ 1,400,000,00 Assets, 2,016,670.59

Losses paid since organization 34,470,308.91

DIRECTORS:

Hon. GEO. A. COX, President. ROBT. BICKERDIKE, M.P. JOHN HOSKIN, K.C., LL.D.
D. B. HANNA
ALEX. LAIRD
Z. A. LASH, K.C., LL.D.

W. R. BROCK, Vice-President GEO. A. MORROW AUGUSTUS MYERS FREDERIC NICHOLLS JAMES KEER OSBORNE SIR HENRY M. PELLATT R. R. WOOD W. B. MEIKLE, Managing Director

W. B. MEIKLE, General Manager P. H. SIMS, Secretary

EVANS & JOHNSON, General Agents

26 St. Sacrament Street : : MONTREAL

NORWICH UNION FIRE OFFICE.

Founded 1797.

AGENTS WANTED

Head Office for Canada

TORONTO.

JOHN B. LAIDLAW, Manager.

JOHN MacEWEN, Superintendent at Mentreal.

L'UNION FIRE INSURANCE COMPANY, Limited

Head Office : PARIS, France. Established 1828

Capital fully subscribed . . \$2,000,000.00 Net Premiums in 1910 . . 4,651,840,00 Total Losses paid to 31st Dec. 1910 78,500,000.00

Canadian Branch: 94 NOTRE DAME ST. WEST, MONTREAL

Manager for Canada :

MAURICE FERRAND.

First British Insurance Office Established in Canada, 1804

INTENDING ASSURERS

Should read the "THREE MINUTES" Leaflet of the

PHOENIX ASSURANCE CO., Limited,

OF LONDON, ENGLAND (Founded 1782)

Copies of this and full information regarding the Company's system, its equitable principles and liberal policies, may be obtained at the Head

10 ST. FRANCOIS-XAVIER STREET, MONTREAL

The Company offers to the Public every advantage which

LIFE ASSURANCE

conducted under the most favourable conditions is capable of affording:

At the BONUS DIVISION for the five years ending 31et DECEMBER, 1910

(1) A UNIFORM ADDITION of \$85 per \$1,000 was declared on all classes of Full-Bonus Policies.

(2) A GUARANTEED LONUS was also declared of \$12.50 per \$1,000 per annum on Full-Bonus Policies becoming claims by death and \$17 per \$1,000 per annum on Endowment Assurances maturing before 31st December, 1915. These bonuses apply to new as well as existing policies.

H. B. F. Bingham, R. MacD. Paterson, | Joint Life Superintendent. J. B. Paterson, Managers

Agents Wanted

Established 1864.

New York Underwriters Agency.

Policies secured by Assets - \$24,363,635

PROVINCIAL AGENTS.

MURPHY, LOVE, HAMILTON & BASCON,
Toronto, Ont.

OSLER, HAMMOSD & NANTON,
Winnipeg, Man.

ALFRED J. BELL,
Halifar, N.S,

MURPHY, LOVE, HAMILTON & BASCON,
WILLIAM MORTER QUE.
WHITE & CALKIN,
St. John, N.B.,
HORACE HARSARD,
Charlottetown, P.E.I.

T. D. RICHARDSON, Supt. for Canada, TORONTO

LONDON MUTUAL FIRE

ESTABLISHED 1859 HEAD OFFICE

TORONTO

Just a good, clean, responsible, progressive, yet conservative Home Company, which protects not only its policyholders, but its representatives se well.

> D. WEISMILLER, President and Managing Director