

**AGENTS DIRECTORY**

**MUNTZ & BEATTY,**  
GENERAL AGENTS,  
**CALEDONIAN Ins. Co'y.**  
**QUEEN Ins. Co'y.**  
TORONTO, 15 Toronto Street.

Telephone 901. P.O. Box 1991.  
**Rd. FREYGANG,**  
Insurance Broker,  
Temple Building, - Montreal.

**KAY & BANKS,**  
—GENERAL AGENTS—  
**Royal Insurance Co.,**  
TORONTO.

**H. D. P. ARMSTRONG,**  
GENERAL AGENT  
**Guardian Assurance Co.,**  
TORONTO.

**EDWIN P. PEARSON,**  
—AGENT—  
Northern Assurance Company,  
AND  
Connecticut Insurance Company,  
OFFICES,  
17 Adelaide St. East, TORONTO.

**GEORGE McMURRICH,**  
Fire and Marine Insurance Agent,  
—GENERAL AGENT—  
Alliance Assurance Company,  
OFFICES:  
56 Front St. East, and 53 Wellington St. East  
TORONTO.

**MEDLAND & JONES,**  
GENERAL INSURANCE AGENTS,  
REPRESENTING  
Scottish Union and National Ins. Co.  
Guarantee Company of North America,  
Accident Ins. Co'y. of North America.  
Mail Building,  
OFFICE, } Cor. King and Bay Streets  
TORONTO.

**GEORGE J. PYKE,**  
GENERAL AGENT FOR ONTARIO  
OF THE  
**Quebec Fire Assurance Company,**  
TORONTO.

**JNO. H. EWART,**  
Chief Agent, Ontario Branch,  
Eastern Assurance Co. of Halifax,  
Offices—23 Scott Street,  
TORONTO.

**A. T. WOOD,**  
General Agent,  
**WELLINGTON MUTUAL FIRE INS. CO.**  
24 Scott Street, TORONTO, Ont.  
Surplus dues placed in responsible  
American Companies  
Please Correspond.

**ROBERT STRANG,**  
GENERAL AGENT, WINNIPEG.  
Liverpool & London & Globe Ins. Co.  
London & Lancashire Fire Ins. Co.  
Citizens Insurance Co.  
Royal Canadian Insurance Co.  
Fire and Marine Risks accepted.

**WALTER I. JOSEPH,**  
MANAGER,  
Western District, Province of  
Quebec, for  
**Union Mutual Life Insurance Co.,**  
Office: 30 St. Francois Xavier St.,  
Telephone 2365. MONTREAL.

**NAPOLEON PICARD,**  
Insurance Broker,  
1731 Notre Dame Street,  
Telephone 748, MONTREAL.  
Special facilities for placing large  
bills on City or Country Risks. Cor-  
respondence invited.  
Special Agent Commercial Union  
Assurance Co.

**F. M. COLE,**  
**INSURANCE BROKER,**  
1731 Notre Dame Street,  
MONTREAL.  
OFFICE TELEPHONE - 743.  
RESIDENCE " - 4100.  
Special Agent Commercial Union  
Assurance Co.

**JAMES BOURNE,**  
Underwriter and Insurance Broker,  
Commissioner for Provinces of  
Ontario and Quebec,  
43 St. Francois Xavier Street,  
MONTREAL.

**F. C. TAYLOR,**  
General Insurance Agency,  
**LINDSAY, Ont.**  
Canada Life: Liverpool & London &  
Globe; Royal: Imperial; Guardian;  
Accident Co. of North America;  
Hand-in-Hand Plate Glass.  
G.N.W.Tel. and Canadian Express Co.

**J. W. H. HOLBY,**  
General Insurance Agent,  
REPRESENTING  
Queen: Aetna; Western; British Amer-  
ica; London Assurance; Waterloo;  
Federal Life and London Guarantee  
and Accident Co.  
**BRAMPTON, Ont.**

**S. E. EASTMURE,**  
Gen. Supt. Accident Branch,  
**CITIZENS INSURANCE CO.**  
Of Canada,  
181 ST. JAMES ST.—Room 16,  
Bell Tel. No. 204.  
**MONTREAL.**

**MCCARTHY, OSLER, HOSKIN & CREELMAN,**  
Barristers, Solicitors, Etc.  
Freehold Buildings, - Victoria Street,  
TORONTO.  
D'Alton McCarthy, Q.C., B. B. Osler, Q.C., John Hoskin, Q.C., J.L.D.,  
Adam R. Creelman, Q.C., F. W. Harcourt, W. B. Raymond,  
W. M. Douglas, H. S. Osler, Leighton G. McCarthy.

**W. A. LAMB,**  
District Agent,  
**Confederation Life Association,**  
86 Sparks Street, OTTAWA.

**E. A. SELWYN,**  
Insurance & Loan Agent,  
REPRESENTING  
Northern Assurance Company,  
Insurance Co. of North America,  
Mercantile Fire Insurance Co.  
of Waterloo.  
Lloyd's Plate Glass Co., New York.  
Dominion Building & Loan Assoc.  
106 Sparks Street, OTTAWA.

**GEO. C. REIFFENSTEIN**  
AGENT  
**Hand-in-Hand Insurance Company.**  
Fire and Plate Glass.  
Mutual and Stock Principles  
44 Elgin Street, OTTAWA.

**EDWARD McMAHON,**  
—AGENT FOR—  
City of London Fire Ins. Co.,  
For Ottawa and Vicinity.  
OFFICE:  
CANAL STREET,  
Russell House Block, OTTAWA.

**C. D. CHITTY,**  
DISTRICT AGENT FOR  
North American Life Assurance Co'y  
Real Estate and General Agent.  
63 Queen St., OTTAWA.  
**FIRE AGENCY WANTED.**

**G. H. ALLEN**  
INSPECTOR  
**Standard Life Assurance Co.,**  
KINGSTON, ONT.

**KIRBY, COLGATE  
& ARMSTRONG,**  
WINNIPEG.  
General Agents for Manitoba and  
the N. W. Terr. of the following  
Companies.  
Caledonian Insurance Co. of Edinburgh-  
Connecticut Fire Insurance Co.  
Manchester Fire Assurance Company.  
North British & Mercantile Insurance Co.  
Norwich Union Fire Insurance Society,  
Scottish Union & National Insurance Co.  
American Surety Co.  
British America (Marine) Insurance Co.  
Norwich & London Accident Ins. Assn.  
Standard Life Assurance Co.

**HENRY F. J. JACKSON,**  
AGENT { Ontario Mutual Life Assurance Co.  
{ London and Lancashire.  
{ National, of Ireland.  
{ Canada Permanent Loan & Savings  
{ Citizens Accident Ins. Co. {Co.  
**GENERAL REAL ESTATE AGENCY**  
**BROCKVILLE, Ont.**

**G. H. WEATHERHEAD,**  
General Insurance Agent,  
Representing the Leading English and  
Canadian Fire Insurance Cos.  
Also Agent for the  
Sun Life Assurance Company, and  
Manager  
**BROCKVILLE LOAN & SAVINGS CO**  
**BROCKVILLE, Ont.**

**W. H. GODWIN,**  
General Agent  
Guardian Assurance Co.,  
London Assurance Corp'n.  
Agricultural, of Watertown  
British America Assurance Co.  
KINGSTON, ONT.  
Agricultural adjustments a specialty.

**D. MONROE,**  
General Agent for  
ROYAL AND OTHER BRITISH  
INSURANCE COMPANIES  
CORNWALL, ONT.

**J. T. ROUTH,**  
GENERAL INSURANCE AGENT  
Fire, Life, Accident and Marine.  
The placing of large lines of  
Insurance a Specialty.  
Office, 16 James St. South, HAMILTON

**F. F. MACNAB,**  
General Insurance Agent,  
ARMPRIOR, ONT.