

**IMPERIAL GUARANTEE & ACCIDENT INSURANCE COMPANY.**

This Company, whose twelfth annual report appears upon another page, continues to make steady headway. It has the advantage of an influential directorate and is ably officered, Mr. E. Willans being managing director. The strongly adverse influences which have been felt in recent years by some kindred companies owing to the extension of Government activity into the field of workmen's compensation insurance, have not been felt by the Imperial Guarantee, which never took up either employers' liability or workmen's compensation business. During 1916, however, it extended its field by securing a license to insure automobiles against the fire risk, the scope of its operations being now comprised in the following lines:—personal accident, sickness, elevator, fidelity guarantee, plate glass and automobile, including the fire risk.

The Imperial Guarantee last year issued policies for \$34,197,135, a gain of over \$1,250,000 over 1915. Premium income was \$267,770 and interest earnings reached the higher level of \$18,486.

The assets of the Company now amount to \$447,933, a growth during the year of over \$26,000. After providing a reserve for unearned premiums of \$95,601, a contingent reserve fund of \$20,000 and providing liberally for other liabilities, there is a surplus over all liabilities of \$86,031, making a surplus on policyholders' account of \$286,031. Beyond this, a particularly strong group of share-

holders are responsible for uncalled subscribed capital of \$800,000, so that the policyholder is afforded ample security.

**THE CANADA LIFE.**

In a special number of the Canada Life's journal, "Life," a fitting tribute of honour is paid to those from the Company's head office who have joined the Colours. They are 38 in number; two have given their lives and there have been a number of other casualties.

President H. C. Cox strikes the right note in a special message to the staff:—"Duty well done brings a sense of happy comfort, wherefore I wish for you the fullest enjoyment of the happiness to which your success gives you title. In the pleasure of achievement let us not forget our comrades whose duty has pointed the way to honorable service for King and Empire, and to whom we are in large measure indebted for our opportunity."

**WANTED**

CLERK with Knowledge of Liability business wanted by a Casualty Company. Good opening. Apply stating age and experience to,

CASUALTY,

c/o The Chronicle,  
MONTREAL.

**TO INVESTORS**

THOSE WHO, FROM TIME TO TIME, HAVE FUNDS REQUIRING INVESTMENT MAY PURCHASE AT PAR

**DOMINION OF CANADA DEBENTURE STOCK**

IN SUMS OF \$500 OR ANY MULTIPLE THEREOF.

Principal repayable 1st October, 1919.

Interest payable half-yearly, 1st April and 1st October by cheque (free of exchange at any chartered Bank in Canada) at the rate of five per cent per annum from the date of purchase.

Holders of this stock will have the privilege of surrendering at par and accrued interest, as the equivalent of cash, in payment of any allotment made under any future war loan issue in Canada other than an issue of Treasury Bills or other like short date security.

Proceeds of this stock are for war purposes only.

A commission of one-quarter of one per cent will be allowed to recognized bond and stock brokers on allotments made in respect of applications for this stock which bear their stamp.

For application forms apply to the Deputy Minister of Finance, Ottawa.

DEPARTMENT OF FINANCE, OTTAWA,  
OCTOBER 7th, 1916.

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