

# THE BRITISH AMERICA ASSURANCE COMPANY

Incorporated : 1833.

HEAD OFFICE : TORONTO

**Old Reliable Progressive**  
Assets over . . . \$2,000,000.00  
Losses paid since organization  
over . . . \$36,000,000.00

## DIRECTORS:

W. B. BUCK, Vice-President

ROBT. BICKERDIKE, M.P.  
E. W. COX  
JOHN HOKIN, K.C., LL.D.  
D. B. HANNA  
ALEX. LAIRD  
Z. A. LARR, K.C., LL.D.

W. B. MEIKLE  
GEO. A. MORROW  
AUGUSTUS MYERS  
FREDERIC NICHOLLS  
JAMES KEER OSBORN  
COL. SIR HENRY M. PELLATT

R. R. WOOD

W. B. MEIKLE,

General Manager

E. F. GARROW,

Secretary

EVANS & JOHNSON, General Agents

26 St. Sacrament Street : : MONTREAL



**NORWICH UNION  
FIRE INSURANCE  
SOCIETY LIMITED**

*Norwich, England*

INSURANCE AGAINST:

**FIRE ACCIDENT AND SICKNESS  
EMPLOYERS' LIABILITY PLATE GLASS**

Head Office for Canada . . . TORONTO  
Head Office for Province of Quebec, . . . MONTREAL

Agents wanted for the Accident Branch.

JOHN MacEVEN, Superintendent for Quebec.

## L'UNION

**FIRE INSURANCE COMPANY, Limited**

Head Office : PARIS, France.

Established 1828

Capital fully subscribed . . . \$ 2,000,000.00  
Net Premiums in 1912 . . . 5,303,255.00  
Total Losses paid to 31st Dec., 1912 86,000,000.00

Canadian Branch:

94 NOTRE DAME ST. WEST, MONTREAL

Manager for Canada :

**MAURICE FERRAND**

First British Insurance Office Established in Canada, 180

## 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  
Office,

**100 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  
**31st DECEMBER, 1910**

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

(2) A **GUARANTEED BONUS** 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.

**A. & J. H. STODDART REGISTERED**  
100 William Street, NEW YORK

### PROVINCIAL AGENTS.

MURPHY, LOVE, HAMILTON  
& BARCOM,  
Toronto, Ont.  
OSLER, HARMOND & NANTON,  
Winnipeg, Man.  
ALFRED J. BELL,  
Halifax, N.S.

JOHN. WM. MOLSON  
& ROBERT Y. HUNTER  
Montreal, Que.  
WHITE & CALKIN,  
St. John, N.B.  
EDMUND T. HIGGS,  
Charlottetown, P.E.I.

AYRE & SONS, LTD., St. John's, Nfld.

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

## LONDON MUTUAL FIRE INSURANCE CO.

**HEAD OFFICE TORONTO**  
**ESTABLISHED 1859**

Assets on December 31st, 1912 . . . \$1,912,673.56  
Liabilities on December 31st, 1912 . . . \$368,334.81

**SURPLUS on December 31st, 1912 \$644,338.77**

Security for Policy Holders . . . \$1,031,161.17

**F. D. WILLIAMS,**  
Managing Director