

THE BRITISH AMERICA ASSURANCE COMPANY

Incorporated 1833.

FIRE, HAIL, OCEAN MARINE AND INLAND MARINE INSURANCE

HEAD OFFICE: TORONTO

Old Reliable Progressive
 Assets over - - \$2,750,000.00
 Losses paid since organization
 over - - \$41,000,000.00

DIRECTORS:

W. B. MEIKLE, President

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|-----------------------------|---------------------------------------|
| SIR JOHN AYRD | Z. A. LASH, K.C., LL.D. |
| ROBT. BICKERDIKS, M.P. | GEO. A. MORROW |
| ALFRED COOPER, London, Eng. | LT. COL. THE HON. FREDERIC NICHOLLS |
| H. C. COX | BRIG.-GEN. SIR HENRY PEL-LATT, C.V.O. |
| E. HAY | E. A. ROBERT, Montreal |
| JOHN HOBKIN, K.C., LL.D. | E. B. WOOD. |
| D. B. HANNA | |

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| W. B. MEIKLE, | JOHN SIME | E. F. GARROW |
| Gen. Manager | Asst. Gen. Manager | Secretary |

THOMAS F. DOBBIN, Resident Manager
 MONTREAL

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 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, 1915

A UNIFORM ADDITION of \$75 per \$1,000 was declared on all classes of Full-Bonus Policies, at the rate of \$15 per \$1,000 assured in respect of each full annual premium paid since 1st January, 1911. This bonus applies to new as well as existing policies.

R. MacD. Paterson, } Joint
 J. B. Paterson, } Managers

Agents Wanted

NORWICH UNION FIRE INSURANCE SOCIETY, Limited

INSURANCE AGAINST

Fire, Accident and Sickness
 Employers' Liability
 Automobile, Plate Glass

Agents wanted for the Accident Branch.

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

JOHN MacEWEN, Superintendent for Quebec.

New York Underwriters Agency.

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

PROVINCIAL AGENTS.

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| MURPHY, LOVE, HAMILTON & BASCOM, Toronto, Ont. | JOHN WM. MOLSON & ROBERT Y. HUNTER Montreal, Que. |
| OSLER, HAMMOND & NANTON, Winnipeg, Man. | WHITE & UALKIN St. John, N.B. |
| ALFRED J. BELL & Co. Halifax, N.S. | AYER & SOHN, LTD., St. Johns, Nfld. |

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

L'UNION

FIRE INSURANCE COMPANY, Limited

Established 1828 Head Office: PARIS, France.

Capital fully subscribed \$ 2,000,000.00
 25 p. c. paid-up

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| Fire Reserve Funds | 5,539,000.00 |
| Available Balance from Profit and Loss account. | 111,521.46 |
| Net Premiums in 1916 | 5,630,376.43 |
| Total Losses paid to 31 Dec., 1916 | 100,942,000.00 |

Canadian Branch:

LEWIS BUILDING, 17 ST. JOHN STREET, MONTREAL
 Manager for Canada: MAURICE FERRAND.

Scottish Union and National Insurance Co., of Edinburgh, Scotland

ESTABLISHED 1824

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| Capital, | \$30,000,000 |
| Total Assets, | 79,656,734 |
| Deposited with Dominion Gov't, | 391,883 |
| Invested Assets in Canada, | 7,693,338 |

NORTH AMERICAN DEPT., HARTFORD, CONN. U.S.A.

JAMES H. BREWSTER, Manager

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| ERINHART & EVANS, Resident Agents | Montreal |
| MEDLAND & SON | Toronto |
| ALLAN KILLAM & MCKAY, LTD. | Winnipeg |