

INSURANCE COMPANIES

Hudson Bay Insurance Co.

Head Office .. VANCOUVER, B.C.

Authorized Capital .. \$2,000,000.00
 Subscribed Capital .. 875,500.00
 Paid-up Capital .. 188,700.00
 Investments in Cash .. 358,923.25
 SECURITY TO POLICYHOLDERS ... 794,411.85

J. R. BERRY, President. C. E. BERG, General Manager.
 ONTARIO OFFICES: Lumsden Bldg., Toronto, Ont.
 J. FLEMING, Provincial Manager.

Equitable Adjustments Prompt Settlements

GUARDIAN ASSURANCE COMPANY

Assets exceed
 Thirty - Two
 Million Dollars

Established 1821. :: LIMITED

Head Office for Canada, Guardian Bldg., Montreal
 H. M. LAMBERT, Manager. B. E. HARDS, Assistant Manager.

ARMSTRONG & DeWITT, General Agents,
 16-18 Leader Lane, TORONTO

British and Canadian Underwriters

Assets, \$10,297,530 :: NORWICH, England

Guaranteed by the Norwich Union Fire Insurance
 Society, Limited, of Norwich, England.

Head Office for Canada :
 12-14 Wellington Street East - TORONTO

JOHN B. LAIDLAW, Manager.

BURRUSS & SWEATMAN, LIMITED
 Toronto Agents.

First British Insurance Company established in Canada, A.D. 1804

Phoenix Assurance Company, Ltd.

FIRE of London, England. **LIFE**

Founded 1782.

Total resources over..... \$8,500,000
 Fire losses paid..... 425,000,000
 Deposit with Federal Government and Investment in
 Canada for security of Canadian policy holders only exceed 2,500,000

Agents wanted in both branches. Apply to
 R. MacD. Paterson, } Managers.
 J. B. Paterson }

100 St. Francois Xavier St., Montreal, Que.

All with profit policies taken out prior to 31st December will participate
 in five full years' reversionary bonus as at 1915.

BRITISH AMERICA ASSURANCE CO'Y (FIRE)

Incorporated 1833. Head Office, TORONTO

BOARD OF DIRECTORS:

HON. GEO. A. COX, President W. R. BROCK, Vice-President

ROBT. BICKERDIKE, M.P.

E. W. COX

D. B. HANNA

JOHN HOSKIN, K.C., LL.D.

ALEX. LAIRD

Z. A. LASH, K.C., LL.D.

E. R. WOOD

GEO. A. MORROW

AUGUSTUS MYERS

FREDERIC NICHOLLS

JAMES KERR OSBORNE

SIR HENRY M. PELLATT

W. B. MEIKLE, Managing Director

Assets, over \$2,000,000.00

Losses paid since organization over \$35,000,000.00

German American Insurance Company

New York
 STATEMENT MAY, 1911

CAPITAL

\$2,000,000

RESERVE FOR ALL OTHER LIABILITIES

9,802,074

NET SURPLUS

8,447,668

ASSETS

20,249,742

AGENCIES THROUGHOUT CANADA.

COMMERCIAL UNION ASSURANCE CO.

LIMITED, OF LONDON, ENGLAND

FIRE LIFE MARINE ACCIDENT

Total Annual Income Exceeds \$ 37,500,000

Total Assets Exceed..... \$115,000,000

Total Fire Losses Paid \$147,603,475

Deposit with Dominion Government \$1,269,327

Head Office Canadian Branch, Commercial Union Bldg., Montreal.

Jas. McGregor, Mgr. Toronto Office, 49 Wellington St. E.

GEO. R. HARGRAFT, Gen. Agent for Toronto and County of York.

Economical Mutual Fire Ins. Co'y of Berlin

HEAD OFFICE BERLIN, ONTARIO

CASH AND MUTUAL SYSTEMS

Total Assets, \$600,000 Amount of Risk, \$23,000,000

Government Deposit \$50,000

John Fennell, President. Geo. C. H. Lang, Vice-President W. H. Schmals, Mgr. Secretary.

THE ... EQUITY FIRE INSURANCE COMPANY

Established 1898

HON. THOS. CRAWFORD
 President

WM. GREENWOOD BROWN
 Gen. Manager

Assets on January 1st, 1911 \$426,699.64

Liabilities " " 211,318.44

Government Reserve, Jan. 1st, 1911 162,664.13

Security to Policyholders 378,045.35

The Equity offers \$300,000 Security

in Excess of Government Requirements

GENERAL AGENTS

MONTREAL—Carson Bros.

SYDNEY—Young & Lorway

REGINA—McCallum, Hill & Co.

CALGARY—Geo. A. Lavis

WINNIPEG—Brown Clarke Agency

VANCOUVER—W. S. Holland

HALIFAX—Faulkner & Co.

St. JOHN—J. M. Queen

Head Office - 24 King St. W., TORONTO

The Chief Difficulty

that confronts the new man entering the Life Insurance Field
 is the securing of GOOD PROSPECTS. This difficulty is
 eliminated when you write for an INDUSTRIAL COMPANY,
 the debts of which are an inexhaustible mine for both ordin-
 ary and industrial business.

More Policyholders in
 Canada than any other
 Canadian Company.

THE UNION LIFE ASSURANCE COMPANY

Head Office - Toronto, Canada

COLONIAL (Fire) ASSURANCE CO.

WINNIPEG, MAN.

Security to Policyholders - - \$199,908.26

Assets equal to \$40 for each \$1,000 of Insurance carried, com-
 pared with \$14.78 average assets of other Canadian companies.

See last report of the Superintendent of Insurance.

President—W. SMITH.

Vice-President—LOUIS W. HILL