



Canada Branch
Head Office, Montreal

DIRECTORS

M. Chevalier, Esq.
T. J. Drummond, Esq.
Sir Alexandre Lacoste.
Wm. Molson Macpherson, Esq.
Sir Frederick Williams-Taylor
J. Gardner Thompson, Manager.
Lewis Laing, Assistant Manager

ESTABLISHED 1808.
Atlas Assurance Co.
Limited
OF LONDON, ENGLAND

Annual Income Exceeds ... \$ 7,600,000
Funds (excluding Capital) exceed ... 18,800,000

The Company's guiding principles have ever been caution and liberality. Conservative selection of the risks accepted and Liberal Treatment when they burn.

Agents—i.e., Real Agents who Work—wanted in unrepresented districts. North-West Department: C. E. SANDERS, Local Manager, 316-317 Nanton Bldg., Cor. Main and Portage Avenue, Winnipeg.

Toronto Department: SMITH, MACKENZIE & HALL, General Agents, 54 Adelaide St. East, Toronto

Head Office for Canada MONTREAL
MATTHEW C. HINSHAW, Branch Manager

BRITISH AMERICA
ASSURANCE CO'Y (FIRE)

Incorporated
1833.

Head Office, TORONTO

BOARD OF DIRECTORS:

W. R. BROCK, President W. B. MEIKLE Vice-President
ROBT. BICKERDIKE, M.P. GEO. A. MORROW
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H. C. COX FREDERIC NICHOLLS
D. B. HANNA JAMES KERR OSBORNE
JOHN HOSKIN, K.C., LL.D. COL. SIR HENRY PELLATT,
ALEX. LAIRD C.V.O.
Z. A. LASH, K.C., LL.D. E. R. WOOD
W. B. MEIKLE, Managing Director E. F. GARROW, Secretary
Assets, over \$2,300,000.00

Losses paid since organization over \$37,000,000.00



Head Office ... 112 ST. JAMES STREET, MONTREAL

DIRECTORS:

J. Gardner Thompson, President and Managing Director.
Lewis Laing, Vice-President and Secretary
M. Chevalier, Esq., A. G. Dent, Esq.,
T. J. Drummond, Esq., John Ems, Esq., Sir Alexandre Lacoste,
Wm. Molson Macpherson, Esq., J. C. Rimmer, Esq.,
Sir Frederick Williams-Taylor.

SIMPLICITY FIRST

is about as important in your life assurance as "Safety First," because a contract that is not simple to understand may not be safe for your particular purpose.

The life assurance policy of the future must be an attractive and exactly worded contract, but above all CLEAR and SIMPLE—the new policy standard as set by

The Sovereign Life Assurance Co.
of Winnipeg

UNION
ASSURANCE SOCIETY
LIMITED

(FIRE INSURANCE SINCE A.D. 1714)

Canada Branch - - - Montreal

T. L. MORRISEY, Resident Manager

North-West Branch - - - Winnipeg

THOS. BRUCE, Branch Manager

MARTIN N. MERRY, General Agent - TORONTO

Agencies throughout the Dominion

THE DOMINION OF CANADA GUARANTEE AND
ACCIDENT INSURANCE COMPANY

Personal Accident Insurance Guarantee Bonds
Sickness Insurance Plate Glass Insurance
Burglary Insurance

OFFICES:

TORONTO MONTREAL WINNIPEG CALGARY
J. E. ROBERTS, President C. A. WITHERS, General Manager

SUN FIRE FOUNDED A.D. 1710

THE OLDEST INSURANCE CO. IN THE WORLD

Canadian Branch ... Toronto

H. M. BLACKBURN,
Manager.

LYMAN ROOT,
Assistant Manager.

COMMERCIAL UNION ASSURANCE CO.
LIMITED, OF LONDON, ENGLAND

Total Annual Income Total Fire Losses Paid \$164,420,280
Exceeds \$ 42,500,000 Deposit with Dominion
Total Funds Exceed.. 124,500,000 Government 1,077,033
Head Office Canadian Branch, Commercial Union Bldg., Montreal.
JAS. MCGREGOR, MANAGER.
Toronto Office 49 Wellington St. East
GEO. R. HARGRAFT, General Agent for Toronto and County of York.

The LONDON ASSURANCE

Head Office, Canada Branch, MONTREAL

Total Funds - \$20,000,000

Established A.D. 1720. FIRE RISKS accepted at current rates
Toronto Agents : : : S. Bruce Harman, 19 Wellington St. East