

"The Oldest Scottish Fire Office"

The Caledonian

Insurance Co. of Edinburgh

Founded 1805.

**Head Office for Canada,
Dominion Express Building
Montreal**

JOHN G. BORTHWICK,
Canadian Manager.

1850

1918

THE UNITED STATES LIFE INSURANCE COMPANY

**In the City of New York
Issued Guaranteed Contracts**

JOHN P. MUNN, M.D.,
President

FINANCE COMMITTEE:

CLARENCE H. KELSEY,
Pres. Title Guaranty & Trust Co.

WILLIAM H. PORTER,
Banker

EDWARD TOWNSEND,
Pres. Importers & Traders Nat.
Bank

Good men, whether experienced in life insurance or not, may make direct contracts with this company, for a limited territory if desired, and secure for themselves, in addition to first year's commission, a renewal interest insuring an income for the future. Address the Company at its Home Office, No. 277 Broadway, New York City.

First British Insurance Office Established in Canada, 1804

INTENDING ASSURERS

Should read the "THREE MINUTES" Leaflet

of the

PHOENIX ASSURANCE COMPANY, 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

NIAGARA FIRE INSURANCE COMPANY

HEAD OFFICE, NEW YORK

INCORPORATED 1850

Cash Capital
\$1,000,000.00

Net Surplus 31st Dec., 1918
\$3,117,106.53

CANADIAN DEPARTMENT
W. E. FINDLAY, Manager

22 ST. JOHN STREET, MONTREAL
AGENTS REQUIRED

SCOTTISH METROPOLITAN ASSURANCE COMPANY LIMITED,

Of Edinburgh, Scotland

Owned and Operated by the London & Lancashire
Life & General Assurance Association, Limited.

ACCIDENT AND SICKNESS
Most Liberal and Up-to-date Policies

GUARANTEE BONDS
ELEVATOR AND GENERAL LIABILITY



**TOTAL SECURITY TO POLICYHOLDERS
OVER \$24,500,000**

AUTOMOBILE LIABILITY AND FIRE
Individual or Combined Policies

EMPLOYERS LIABILITY
PUBLIC AND TEAMS LIABILITY

HEAD OFFICE FOR CANADA

164 ST. JAMES STREET, MONTREAL

APPLICATIONS FOR AGENCIES INVITED