

"The Oldest Scottish Fire Office"
The Caledonian
 Insurance Co. of Edinburgh

Founded 1806.

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

JOHN G. BORTHWICK,
 Canadian Manager.

**THE
 NORTH EMPIRE
 FIRE INSURANCE COMPANY**

Policies guaranteed by the London
 Guarantee & Accident Co., Limited,
 London, Eng.

HEAD OFFICE, PARIS BLDG., WINNIPEG
 TORONTO OFFICE: 218 CONFEDERATED LIFE BLDG.

J. E. HOUNSOM, Manager

**Canadian Banking Practice
 On Sale
 By The Chronicle**

THE MOTOR UNION
 INSURANCE COMPANY LIMITED

(INCORPORATED IN ENGLAND)



**THE BEST IN
 AUTOMOBILE INSURANCE**

□ □ □

BECAUSE attractive premiums are quoted
 for first class risks.

The protection against "Claims by
 the Public" is up to \$20,000.

Bonuses are allowed for no claims.

Policies are simple and straight-
 forward.

AGENTS will like our concise "at a glance"
 rating system.

WRITE TO

CHIEF OFFICE FOR CANADA

59 Yonge Street - - - Toronto

Assets exceed \$10,000,000

Premium income exceeds \$8,500,000

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 22 ST. JOHN STREET, MONTREAL
 W. B. FINDLAY, Manager

AGENTS REQUIRED

SCOTTISH METROPOLITAN ASSURANCE COMPANY LIMITED,
 Of Edinburgh, Scotland

Owned and Operated by the London &
 Scottish Assurance Corporation, Limited

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

**GUARANTEE BONDS
 ELEVATOR AND GENERAL LIABILITY**



**TOTAL SECURITY TO POLICYHOLDERS
 OVER \$25,000,000**

AUTOMOBILE LIABILITY AND FIRE
 Individual or Combined Policies

**EMPLOYERS LIABILITY
 PUBLIC AND TRAMS LIABILITY**

HEAD OFFICE FOR CANADA 164 ST. JAMES STREET, MONTREAL
 APPLICATIONS FOR AGENCIES INVITED