

## THE PACIFIC COAST FIRE INSURANCE CO.

Head Office - - VANCOUVER, B. C.

Established 1890

Surplus security for Policy-holders  
Over \$700,000.00

LIBERAL ADJUSTMENTS  
PROMPT PAYMENTS

**J. W. GRIER & CO.,**

Managers Prov. of Quebec  
MONTREAL

"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

First British Insurance Office Established in Canada, 1804

## INTENDING ASSURERS

Should read the "THREE MINUTES" Leaflet  
of the

**PHENIX 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. Francis-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  
year 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