

**NIAGARA FIRE INSURANCE COMPANY**

HEAD OFFICE, NEW YORK INCORPORATED 1850

Cash Capital Net Surplus 31st Dec., 1919

**\$1,000,000.00** **\$3,393,907.58**

**CANADIAN DEPARTMENT** - - **22 ST. JOHN STREET, MONTREAL**

W. E. FINDLAY, MANAGER AGENTS WANTED

"THE OLDEST SCOTTISH FIRE OFFICE"

**Caledonian Insurance Company**

OF EDINBURGH FOUNDED 1805

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**Caledonian-American Insurance Company**

OF NEW YORK

Head Offices for Canada: - **DOMINION EXPRESS BUILDING, - MONTREAL**

JOHN G. BORTHWICK, Canadian Manager



**CANADIAN**

**BANKING PRACTICE**

ON SALE BY

**THE CHRONICLE, - MONTREAL**