



**Security - - \$42,000,000**  
**ONTARIO AND NORTH WEST BRANCH**  
 14 Richmond Street, East, TORONTO  
**PROVINCE OF QUEBEC BRANCH**  
 164 St. James St., Cor. St. John St., MONTREAL



**PERSONAL ACCIDENT**  
**SICKNESS**  
**FIDELITY GUARANTEE**  
**PLATE GLASS**  
**AUTOMOBILE**  
**GENERAL LIABILITY**

Head Office, TORONTO  
 Montreal, 164 St. James St. Quebec, 81 St. Peter St.

## Mount Royal Assurance Company

**SURPLUS and RESERVES, \$1,416,740.57**      **TOTAL FUNDS, \$1,708,120.67**  
**TOTAL LOSSES PAID, \$3,180,308.63**

Application for Agencies Invited

**Head Office - - - MONTREAL**

**P. J. PERRIN and J. R. MACDONALD**      **Joint Managers**

Established in Canada in 1821

1819 **AETNA (FIRE)** 1920

HARTFORD, CONN., U.S.A.

**Losses Paid over \$183,000,000**

J. B. HUGHES, Special Agent, WATERLOO, ONTARIO  
 J. R. STEWART, Special Agent, 36 Toronto Street, TORONTO, ONTARIO  
 R. LONG, Special Agent, 515 Yorkshire Building, VANCOUVER, B. C.

## Union Assurance Society, Ltd.

OF LONDON, ENGLAND  
 (Fire Insurance since A.D. 1716)

CANADA BRANCH, MONTREAL  
 T. L. MONTGOMERY, Resident Manager.  
 NORTH WEST BRANCH, WINNIPEG  
 THOS. BRUCH, Branch Manager.

**Agencies throughout the Dominion**

## EXCELSIOR

INSURANCE LIFE COMPANY

**A Strong Canadian Company**

FOR PROTECTION OR INVESTMENT  
 BUY EXCELSIOR POLICIES

**J. J. Robichaud, Prov. Man., Montreal**

## The Law Union & Rock

INSURANCE CO. LIMITED, LONDON.

Founded in 1806

**Assets Exceed - - - \$50,000,000.00**

Over \$10,000,000 invested in Canada

**FIRE and ACCIDENT RISKS accepted.**

Canadian Head Office: 277 Beaver Hall Hill.

MONTREAL

Agents wanted in unrepresented towns in Canada.

W. D. AIKEN, Superintendent,  
 Accident Dept.

COLIN E. SWORD  
 Canadian Manager.

**SUCCESS IN SELLING LIFE INSURANCE** Depends chiefly upon how hard Salesmen work, and the excellence of their service to clients. The more you put into it the more you will get out of it. Let "Greater Service to Policyholders" be your motto for 1920, and if you want a good position with a progressive Company, apply stating experience and references, to

**M. D. McPHERSON, Provincial Manager, 180 St. James Street, MONTREAL, P.Q.**

**THE CONTINENTAL LIFE INSURANCE CO.**

**GEORGE B. WOODS, President**

**TORONTO, Ont.**

**CHAS. H. FULLER, Secretary**