

THE  
**CENTURY INSURANCE CO.**  
LIMITED  
of Edinburgh, Scotland.  
ESTABLISHED 1866

Assets  
**\$11,000,000.00**

Allied Companies,  
**Over \$30,000,000.00**

HEAD OFFICE - VANCOUVER, B.C.

**GEO. W. PACAUD,**  
*General Agent*

80 St. Francois Xavier Street  
MONTREAL

"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.*

Some of the Innovations Introduced  
by the Equitable During its  
**SIXTY YEARS OF**  
**PUBLIC SERVICE**

Shortening, Simplifying and Liberalizing the Policy  
Contract

Immediate Payment of Death Claims

Incontestability after first policy year

Group Insurance for Employees

A Corporate Policy to Protect Business Interests

A Convertible Policy Adaptable to Altered Circumstances

Free Health Examinations for Policyholders

A Home Purchase Policy

A Refund Annuity guaranteeing return of Entire  
Principal

An Income Bond to provide for old age

New and Improved forms of Accident and Health Poli-  
cies, thus completing the circle of protection against the  
hazards of Life, Accident and Disease.

**THE EQUITABLE**

LIFE ASSURANCE SOCIETY  
of the UNITED STATES

120 BROADWAY W. A. DAY, President NEW YORK

**NIAGARA FIRE INSURANCE COMPANY**

HEAD OFFICE, NEW YORK

INCORPORATED 1860

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