

Improved Disability Provision

Claim may be made as soon as disability occurs—no probationary period.

Payments begin immediately on approval of claim—no probationary period.

Monthly payments, lifelong, conditioned on permanence of disability.

Immediate waiver of future premiums—no waiting until next anniversary.

Full amount of insurance paid when insured dies, without deduction for disability payments or for premiums waived.

This new disability provision brings the service of America's oldest legal reserve life insurance company still closer to the needs of the insuring public.

For terms to producing Agents address

**The Mutual Life Insurance Company
OF NEW YORK**

34 NASSAU STREET, NEW YORK

GENERAL

**ACCIDENT FIRE AND LIFE
ASSURANCE CORPORATION LIMITED
OF PERTH, SCOTLAND**

Total security to Policyholders now exceed - \$12,000,000

PELEG HOWLAND, Esq.

Chairman Advisory Board

T. H. HALL

JUDSON G. LEE

Manager for Canada. General Agent Montreal.

THE

**London Assurance
CORPORATION**

OF ENGLAND

INCORPORATED BY ROYAL CHARTER A.D. 1720

CAPITAL PAID UP - \$ 3,741,375
TOTAL ASSETS EXCEED 42,500,000

Head Office for Canada, MONTREAL

W. KENNEDY, W. B. COLLEY, Joint Managers.

Contract Bonds

CONTRACTORS—BUILDERS.

Municipalities exact of Road Builders a deposit or bond as guarantee that the work will be executed as per contract, and completed within the specified time. Proprietors of buildings require the same guarantee of contractors. The Provident Assurance Company, in consideration of a slight premium guarantees that the work undertaken shall be properly executed and finished inside of the time limit, thus protecting the owner against any loss and enabling the Contractor to use to better advantage the money which he would otherwise have to deposit as a guarantee.

The Provident Assurance Company

159 St. James Street, Montreal. Tel. Main 1626-7.
J. C. Gagne, Managing Director

ATLAS

ASSURANCE COMPANY LIMITED

Founded in the Reign of George III

Subscribed Capital \$11,000,000
Capital Paid Up 1,320,000
Additional Funds 25,196,205

The Company enjoys the highest reputation for prompt and liberal settlement of claims and will be glad to receive applications for agencies from gentlemen in a position to introduce business.

Head Office for Canada:

260 St. James Street, MONTREAL

R. R. MARTIN Manager

Established 1884

**Queensland Insurance Co. Limited
of Sydney, N. S. W.**

Capital Paid Up \$1,750,000 Assets \$4,015,811

Agents Wanted in Unrepresented Districts

Managers for Canada:

Montreal Agencies Limited, Montreal



Assets:
\$33,687,274.25

Surplus:
\$10,846,031.00

Canadian Head Office:
MONTREAL

J. W. BINNIE, Manager

L'UNION

FIRE INSURANCE COMPANY, Limited

Established 1826 Head Office: PARIS, France.
Capital fully subscribed . . . \$2,000,000.00

50 per cent. paid-up.
Fire and General Reserve Funds 8,270,000.00
Available Balance from Profit
and Loss Account. 55,891.00
Net Premiums in 1919. 8,648,669.00
Total Losses paid to 31 Dec.,
1919. 104,500,000.00

Canadian Branch:

LEWIS BUILDING, 17 St. John St. Montreal
Manager for Canada: MAURICE FERRAND