## THE PACIFIC COAST FIRE INSURANCE CO.

Head Office

VANOOUVER, 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

Head Office for Canada,
Dominion Express Building
Montreal

JOHN G. BORTHWICK, Canadian Manage First British Insurance Office Established in Canada, 1804

### INTENDING ASSURERS

Should read the "THREE MINUTES" Leaflet

#### PHŒNIX 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 Polices, 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 Managere

Agents Wanted

# NIAGARA FIRE INSURANCE COMPANY HEAD OFFICE, NEW YORK INCORPORATED 1850

Cash Capital

\$1,000,000.00

CANADIAN DEPARTMENT W. E. FINDLAY, MARAGER Net Surplus 31st Dec., 1918 \$3,117,106.53

22 ST. JOHN STREET, MONTREAL
AGENTS REQUIRED

## SCOTTISH METROPOLITAN ASSURANCE COMPANY LIMITED,

Of Edinburgh, Scotland

Owned and Operated by the Lenden & 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 \$24,569,660

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