

**THE  
CENTURY INSURANCE CO.  
LIMITED**  
of Edinburgh Scotland  
ESTABLISHED 1885

**Assets**  
**\$11,000,000.00**  
**Allied Companies**  
**Over \$30,000,000.00**

**Canadian Head Office - VANCOUVER, B.C.**  
**GEO. W. PACAUD,**  
*General Agent for Quebec*

80 St. Francois Xavier Street  
MONTREAL

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 Policies, 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

"The Oldest Scottish Fire Office"

**The Caledonian  
Insurance Co. of Edinburgh**  
Founded 1805.

*Head Office for Canada,  
Dominion Express Building  
Montreal*

**JOHN G. BOSTWICK,**  
Canadian Manager.

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

Cash Capital      Net Surplus 31st Dec., 1918  
**\$1,000,000.00**      **\$3,117,106.53**

CANADIAN DEPARTMENT      22 ST. JOHN STREET, MONTREAL  
W. E. FINDLAY, Manager      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