

**THE PACIFIC COAST FIRE INSURANCE CO.**

Head Office - - VANCOUVER, 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**

1850

1918

THE  
**UNITED STATES  
LIFE  
INSURANCE COMPANY**

In the City of New York

Issued Guaranteed Contracts

JOHN P. MUNN, M.D.  
President

FINANCE COMMITTEE

CLARENCE H. KELSEY,

Pres. Title Guaranty &amp; Trust Co

WILLIAM H. PORTER,

Banker

EDWARD TOWNSEND

Pres. Importers &amp; Traders Nat.

Bank

Good men, whether experienced in life insurance or not, may make direct contracts with this company, for a limited territory if desired, and secure for themselves, in addition to first year's commission, a renewal interest insuring an income for the future. Address the Company at its Home Office, No. 277 Broadway, New York City.

"The Oldest Scottish Fire Office"  
**The Caledonian  
Insurance Co. of Edinburgh**

Founded 1865.

Head Office for Canada,  
Dominion Express Building  
Montreal

JOHN G. BORTHWICK,  
Canadian Manager

**The WATERLOO  
Mutual Fire Insurance Co.**

ESTABLISHED IN 1863

Head Office - - - - - Waterloo, Ont.  
TOTAL ASSETS 31st DEC., 1918, Over \$1,000,000

Policies in Force in Western Ontario Over 30,000

GEO. DIEBEL,

President

ALLAN BOWMAN,

Vice-President

L. W. SHUH,  
Manager

**NIAGARA FIRE INSURANCE COMPANY**

HEAD OFFICE, NEW YORK

INCORPORATED 1850

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