

First British Insurance Company Established in Canada
A.D. 1804

Phoenix Assurance Co. Limited

OF LONDON, ENGLAND (Founded 1782)

FIRE LIFE MARINE

TOTAL RESOURCES, over.....\$97,000,000.00
 CLAIMS PAID EXCEED.....500,000,000.00
 DEPOSITS with Federal Government and
 Investments in Canada, for security of
 Canadian policyholders only, exceed..... 3,000,000.00

AGENTS WANTED IN BOTH BRANCHES. Apply to
 R. MacD. PATERSON, } Joint Managers
 J. B. PATERSON, }

100 St. Francois Xavier Street - MONTREAL

"The Oldest Scottish Fire Office"

The Caledonian Insurance Co. of Edinburgh

Founded 1805.

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 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

NIAGARA FIRE INSURANCE COMPANY

INCORPORATED 1850

HEAD OFFICE, NEW YORK

Cash Capital
\$1,000,000.00

Net Surplus 31st Dec., 1918
\$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