

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

noncontestability 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 LIFE AGENT'S MANUAL**  
Published by The Chronicle, Montreal

First British Insurance Company Established in Canada

A.D. 1804

## Phoenix Assurance Co. Limited

OF LONDON, ENGLAND (Founded 1782)

### FIRE

### LIFE

TOTAL RESOURCES, over.....\$51,000,000.00

LOSSES PAID.....490,000,000.00

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, }  
J. B. PATERSON, } Joint Managers

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.

## Canadian Banking Practice

On Sale by The Chronicle, Montreal

## 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