

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

First British Insurance Company Established in Canada
A.D. 1864

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 1865.

Head Office for Canada,
Dominion Express Building
Montreal

JOHN G. BORTHWICK,
Canadian Manager.

THE LIFE AGENT'S MANUAL
Published by The Chronicle, Montreal

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 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