

**The
UNITED STATES LIFE
Insurance Company**
in the City of New York

Organized 1850. Non-Participating Policies only. Over Forty-Five Million Dollars Paid to Policyholders.

JOHN P. MUNN, M.D., *President.*

Good territory open for high class, personal producers, under direct contracts with the Company. Address Home Office, 277 Broadway, New York City.

"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.

**THE MOTOR UNION
INSURANCE COMPANY LIMITED**

(INCORPORATED IN ENGLAND)



**THE BEST IN
AUTOMOBILE INSURANCE**

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BECAUSE attractive premiums are quoted for first class risks.

The protection against "Claims by the Public" is up to \$20,000.

Bonuses are allowed for no claims.

Policies are simple and straightforward.

AGENTS will like our concise "at a glance" rating system.

WRITE TO

CHIEF OFFICE FOR CANADA

59 Yonge Street - - - Toronto

Assets exceed \$10,000,000

Premium income exceeds \$8,500,000

NIAGARA FIRE INSURANCE COMPANY

HEAD OFFICE, NEW YORK

INCORPORATED 1880

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 & Scottish Assurance Corporation, Limited

ACCIDENT AND SICKNESS
Most Liberal and Up-to-date Policies

GUARANTEE BONDS
ELEVATOR AND GENERAL LIABILITY



TOTAL SECURITY TO POLICYHOLDERS
OVER \$25,000,000

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