

The Century Insurance Company
LIMITED
 of Edinburgh, Scotland.
ESTABLISHED 1885

Assets
\$11,000,000.00

Allied Companies,
Over \$30,000,000.00

Head Office - - - - VANCOUVER, B.C.

GEO. W. PACAUD,
General Agent

80 St. Francois Xavier Street
 MONTREAL

First British Insurance Office Established in Canada, 1804

INTENDING ASSURERS

Should read the "THREE MINUTES" Leaflet
 of the
PHOENIX ASSURANCE COMPANY, Limited
 OF LONDON, ENGLAND (Founded 1782)

Copies of this and full information regarding the Company's system, its equitable principles and liberal policies, may be obtained at the Head Office,

100 St. Francois-Xavier Street, Montreal

The Company offers to the Public every advantage which

LIFE ASSURANCE
 conducted under the most favourable conditions is capable of affording:

At the BONUS DIVISION for the five years ending 31st DECEMBER, 1915

A UNIFORM ADDITION of \$75 per \$1,000 was declared on all classes of Full-Bonus Policies, at the rate of \$15 per \$1,000 assured in respect of each full annual premium paid since 1st January, 1911. This bonus applies to new as well as existing policies.

R. MacD. PATERSON, } **Joint**
J. B. PATERSON, } **Managers**

Agents Wanted

"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.

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

HEAD OFFICE FOR CANADA - - - **164 ST. JAMES STREET, MONTREAL**
APPLICATIONS FOR AGENCIES INVITED

TOTAL SECURITY TO POLICYHOLDERS
OVER \$24,500,000

AUTOMOBILE LIABILITY AND FIRE
 Individual or Combined Policies

EMPLOYERS LIABILITY

PUBLIC AND TEAMS LIABILITY

