

Citizens' Insurance Co.

(OF CANADA.)

LIFE ASSURANCE;
FIDELITY GUARANTEE.

Head Office:—71 GREAT ST. JAMES STREET,
MONTREAL.

President:
HUGH ALLAN.

Manager:
EDWARD RAWLINGS.

SCOTTISH PROVINCIAL ASSURANCE COMPANY,

ESTABLISHED 1825.

INCORPORATED BY IMPERIAL ACT OF PARLIAMENT.

CAPITAL - - - - ONE MILLION STERLING.

Canada Head Office—12 Place d'Armes, Montreal.

DIRECTORS:

HUGH TAYLOR, Esq., Advocate.
Hon. CHARLES WILSON, M.L.C.

WILLIAM SACHE, Esq., Banker.
JACKSON RAE, Esq., Banker.

Medical Adviser—WM. FRASER, Esq., M.D.
Solicitor—STRACHAN BETHUNE, Esq., Q.C.

SECRETARY:
A. DAVIDSON PARKER.

LIFE DEPARTMENT.

THE RATE OF PREMIUM will be found moderate, as compared with that adopted by the majority of Offices in Canada, and a comparison is invited.

THE DIVISION OF PROFITS have been attended with the most satisfactory results.

In illustration of the benefits which have accrued to participating Policies, the following examples may be given, taken from the Books of the Canadian Branch:—Pol. 5313, effected October, 1861, for £1000. Additions amount to £82 10s., total premiums paid by Assured, £112, the Bonus thus amounting to Seventy-five per cent. thereof. Policy 4236, effected 1859, for £500, Bonus additions, £61 17s. 6d., or nearly Seventy per cent. of £91 2s. 6d., the amount of premiums paid.

SURRENDER VALUE OF LIFE POLICIES:—Under Policies of not less than three years' duration effected for whole term of life, and at uniform rates, a large return of at least 40 per cent. of ordinary premiums paid, will be allowed in the event of the Assured relinquishing the same.

FIRE DEPARTMENT.

(MONTREAL ONLY.)

**INSURANCES EFFECTED AT MODERATE RATES OF PREMIUM.
AND LOSSES SETTLED IN CANADA.**

A. DAVIDSON PARKER, *Resident Secretary.*