ESTABLISHED 1864.

CITIZENS' INSURANCE CO. OF CANADA

FIRE AND ACCIDENT.

Total Assets, including Capital at Call, the whole of which is available for the protection of the Policy-holders, $1,328,131

Head Office, the Company's Building, 181 ST. JAMES STREET, MONTREAL.

Directors and Officers:

HON. J. J. C. ABBOTT, P.C., Q.C., President. ANDREW ALLAN, Vice-President.
C. D. PROCTOR, A. DESJARDINS, M.P. ARTHUR PREVOST, J. O. GRAVEL.
H. MONTAGU ALLAN.

E. P. HEATON, *General Manager* **WILLIAM SMITH,** *Sec.-Treas.*

UNITED FIRE

RE-INSURANCE CO.

Of Manchester, - - England.

Chief Office for the United States and Canada
MUTUAL LIFE BUILDING, - NEW YORK
WILLIAM WOOD, Manager.

CANADIAN BRANCH,
Temple Building, St. James St., MONTREAL,
PERCY F. LANE, Superintendent.

FIRE RE-INSURANCE ONLY.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

SHEPPARD HOMANS, President.

SIXTEENTH ANNUAL STATEMENT
FOR THE YEAR ENDING DECEMBER 31st, 1890.

Income	$1,543,407.78
Paid Policy holders	1,055,079.46
Total Expenses of Management	346,205.94
Assets	889,027.37
Liabilities, Actuaries' 4% Valuation	450,807.00
Surplus, Actuaries' 4%	438,120.37
Surplus, American Experience, 4½%	460,282.37

$238.25 of Net Assets to each $100 of Net Liability.

Policies issued in 1890	$16,174,330.00
Policies in force December 31st, 1890	65,131,509.00

$50,000 deposited with the Dominion Gov't

R. H. MATSON, General Manager for Canada
F. SPARLING, Assistant Manager.

Head Office for Canada, - 37 Yonge St., Toronto.

R. J. LOGAN, O. G. LEMOINE. } General Agents, Province of Quebec, Imperial Bl'dg, Montreal.

THE

EQUITABLE

Life Assurance Society

OF THE UNITED STATES.

JANUARY 1st, 1891.

ASSETS	$119,243,744
Liabilities, 4 %	95,503,297
SURPLUS	$23,740,447
INCOME	$35,036,683
New Business written in 1890	203,826,107
Assurance in force	720,662,473

HENRY B. HYDE, President.
JAMES W. ALEXANDER, Vice-President.

SEARGENT P. STEARNS, Manager.

183 St. James St., - MONTREAL.

1850 — THE — 1981

United States Life Insurance Co.,

IN THE CITY OF NEW YORK.

	1888.	1889.	1890.
New Insurance written,	$6,335,665.50	$8,463,625.00	$11,955,157.00
Total amount in force December 31st,	25,455,249.00	29,469,590.00	35,395,462.50

GEO. H. BURFORD, President. C. P. FRALEIGH, Secretary. A. WHEELWRIGHT, Assistant Secretary. WM. T. STANDEN, Actuary.

The two most popular plans of LIFE INSURANCE are the CONTINUABLE TERM POLICY which gives to the insured the greatest possible amount of indemnity in the event of death, at the lowest possible present cash outlay; and the GUARANTEED INCOME POLICY which embraces every valuable feature of investment insurance, and which in the event of adversity overtaking the insured may be used as COLLATERAL SECURITY FOR A LOAN, to the extent of the full legal reserve value thereof, in accordance with the terms and conditions of these policies.

Good Agents, desiring to represent the Company, are invited to address J. S. GAFFNEY, Superintendent of Agencies, at Home Office.

E. A. COWLEY, Manager Province of Quebec, Montreal.