

**THE**  
**CITIZENS**  
 INSURANCE COMPANY  
**OF CANADA.**

LIFE AND  
**ACCIDENT**

HEAD OFFICE, - - - MONTREAL, P. Q.

**SUBSCRIBED CAPITAL, - - \$1,000,000.00.**

Deposit with Government for benefit of Life and Accident Policy-Holders, \$53,000.00.

**A SOUND HOME COMPANY.**

**GENERAL ACCIDENTS.**

The General Accident Policies of this Company, under the several rates and classifications, insure against all form of bodily injury induced by purely accidental means, whether it happen on the street or the farm, in the store, office, mill or workshop, or in any of the lawful and usual avocations of life—such as Dislocations, Fractures, Broken Bones, Ruptured Tendons, Bruises, Cuts, Stabs, Gunshot Wounds, Crushing or Mangleing, Burns and Scalds, Bites of Mad Dogs or Serpents, Unprovoked Assaults by Robbers or Murderers, Stroke of Lightning or Drowning, where such accidental injury immediately and continuously totally disables the person from labor or business, or causes death within three months from the happening thereof.

The **FIRST COMPANY** ever offering a Bonus to its Accident Policy-Holders, and the only one now giving twenty-five per cent. of its profits to those insured in that Branch, and therefore claims, and is receiving, the most liberal support of the insuring public.

It is the oldest Life and Accident Company in the Dominion, and established on a firm basis.

It pays all Claims promptly without litigation,

Its Life business is conducted on the most approved plan.

It has a large Capital, a well-known and responsible Board of Directors.

**DO NOT INSURE UNTIL YOU SEE OUR TERMS.**

**DIRECTORS:**

SIR HUGH ALLEN,.....PRESIDENT.

E. ATWATER, Vice-President; ADOLPHE ROY, N. B. CORSE, HENRY LYMAN, J. D. PRATT, and ANDREW ALLEN.

Manager Life and Accident Department:—EDWARD STARK.

See our Terms, and you will not Insure in any other Company.

TRAVELLING AGENTS:—Wm. A. McGuirk, Wm. Skillen, and G. B. Douglas.

GEN. AGENT FOR P. E. I.:—D. C. McLeod, Palmer & McLeods, Charlottetown, P. E. I.

**IRA CORNWALL, JR.,**

Manager for New Brunswick, Prince Edward Island and Newfoundland.

OFFICE:—23½ PRINCE WM. STREET, (Corner Market Square), - - - - - ST. JOHN, N. B.

**SPECIAL NOTICE.**

Fire or Life Insurance and other Agents can always make a handsome addition to their income, by having an Agency for a good **ACCIDENT COMPANY**, without interfering with their other business. Both Local and Travelling Agents will always be allowed the most liberal commission. Full particulars can be obtained by addressing Box 432, P. O., St. John, or by applying at the St. John Office, as above.