

**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.****GARLAND'S****Banks, Bankers and Banking in Canada,**

With a list of Bank Solicitors and Commercial Lawyers.

PRICE, \$2.00.

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Also, Acts of the Dominion Parliament relating to Banks and Banking, Savings Banks, Insurance, Bills of Exchange, Cheques and Promissory Notes, the Issue of Specie and Dominion Notes, with a Synopsis of the Banking Systems of other countries.

Those desirous of obtaining the work may do so by sending price to the Editor,

**N. S. GARLAND, Department of Finance,  
OTTAWA, CANADA**

**PROVIDENT SAVINGS***Life Assurance Society***OF NEW YORK****SHEPPARD HOMANS, Pres. W. E. STEVENS, Sec.**

\$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. LOCAN, General Agent for Quebec.**

Office, - Imperial Buildings, Montreal.

Over \$19,000,000 of new business issued in 1889.

**AGENTS WANTED IN UNREPRESENTED DISTRICTS.**

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**EQUITABLE LIFE****ASSURANCE SOCIETY.****ANNUAL STATEMENT.**

JANUARY 1, 1890.

ASSETS,	-	-	\$107,150,309.12
LIABILITIES,	-	-	84,329,234.92
SURPLUS, 4% -	-	-	22,821,074.20
" 4½% -	-	-	29,063,684.00
NEW ASSURANCE,	-	-	175,264,100.00
OUTSTANDING ASSURANCE,	-	-	631,016,666.00
INCOME,	-	-	30,393,288.28

**H. B. HYDE, President.****SEARGENT P. STEARNS, Manager**

183 St. James Street, MONTREAL.

Total payments to Policy Holders..... 23,000,000

**Union Assurance Society**

OF LONDON.

Instituted in the reign of Queen Anne,  
A.D. 1714.

Subscribed Capital,	-	-	-	£450,000
Capital Paid up,	-	-	-	180,000
Total Invested Funds exceed,	-	-	-	2,150,000
Annual Income,	-	-	-	350,000

**T. L. MORRISSEY,**

RESIDENT MANAGER FOR CANADA.

55 ST. FRANCOIS XAVIER ST., MONTREAL.

N.B.—Applications for Agencies invited.

1850

— THE —

1891

**United States Life Insurance Co.,**

IN THE CITY OF NEW YORK.

New Insurance written,	-	-	-	1888.	1889.	1890.
Total amount in force December 31st,	-	-	-	\$6,335,665.50	\$8,463,625.00	\$11,955,157.00
	-	-	-	25,455,249.00	29,169,590.00	35,395,462.50

**GEO. H. BURFORD, President.****C. P. FRILEIGH, 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.