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
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.

LANCASHIRE
INSURANCE COMPANY

Of Manchester, England. Established in 1852.

CAPITAL £3,000,000 Sterling.

JAMES G. THOMPSON, Manager,
For the Provinces of Ontario, Quebec, Manitoba, the North-West Territories, and British Columbia.

Head Office, 59 Yonge Street,
TORONTO.

Montreal Office, - - 43 & 45 St. John Street
JAS. P. BAMFORD, Agent.

Quebec Office, - - - 82 St. Peter Street.
J. B. MORISSETTE, Agent.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY
OF NEW YORK.
SHEPPARD HOMANS, President.

Seventeenth Annual Statement
FOR THE YEAR ENDING DECEMBER 31st, 1891.

Income	$1,640,468.54
Paid Policy-holders	1,105,410.12
Total Expenses of Management	387,916.91
Assets	1,084,791.27
Liabilities, Actuaries' 4% Valuation	463,538.67
Surplus, Actuaries' 4%	621,252.60
Surplus, American Experience, 4½%	653,262.60

$261.77 of Net Assets to each $100 of Net Liability.

Policies issued in 1891	$16,200,605.00
Policies in force December 31st, 1891	69,676,446.00

$50,000 deposited with the Dominion Gov't.
ACTIVE AGENTS WANTED.

R. H. MATSON, General Manager for Canada.

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

R. J. LOGAN, Agent, Imperial Bl'dg, Montreal.

BRITISH AND FOREIGN MARINE INSURANCE CO.

Capital and Surplus Assets, $7,669,000.
Issues Open Policies to Importers and Exporters.
EDWARD L. BOND, General Agent for Canada,
MONTREAL.

1850 THE 1892

United States Life Insurance Co.,
IN THE CITY OF NEW YORK.

	1888.	1889.	1890.	1891.
New Insurance written, -	$6,335,665.50	$8,463,625.00	$11,955,157.00	$14,101,654.00
Total amount in force December 31st, -	25,455,249.00	29,469,590.00	35,395,462.50	41,166,669.00

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.