

ESTABLISHED 1884.

# 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.....	450,407.00
Surplus, Actuaries' 4%.....	438,120.57
Surplus, American Experience, 4½%.....	460,282.37
<b>\$238.25 of Net Assets to each \$100 of Net Liability.</b>	
Policies issued in 1890.....	\$10,174,330.00
Policies in force December 31st, 1890.....	65,131,509.00

**\$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 Bldg, Montreal.**

## LANCASHIRE

### INSURANCE COMPANY

Of Manchester, England.      Established in 1852.

Capital and Assets exceed - **\$20,000,000**  
Total Income in 1890 exceeded - **4,000,000**  
Canadian net Premiums, 1890, exceeded - **250,000**

**S. C. DUNCAN-CLARK, Gen. Agent,**

For the Provinces of Ontario, Quebec, Manitoba, and the North-West Territories.

**Head Office, - TORONTO.**

Montreal Office, - - 43 & 45 St. John Street

**JAS. P. BAMFORD, Agent.**

Quebec Office, - - - Union Park Building

**JAS. F. BELLEAU, Agent.**

## BOUND VOLUMES

OF THE

Insurance and Finance Chronicle

—FOR 1890.—

At this Office.      PRICE, \$3.50.

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	29,469,590.00	85,395,462.50

**Geo. N. Burford, President.      C. P. Fraleigh, Secretary.      A. Wheelwright, Assistant Secretary.      Wm. T. Stanjen, 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 maybe 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.**