MARINE INSURANCE.

SYDNEY,

Capital,

\$500,000.

Carg. 28, Freights and Hulls written at lowest current rates. Prompt settlement of Claims is a distinguishing feature of this Company.

Policies issued with losses payable in London, Australia or at any of the Company's numerous agencies throughout the World.

LONDON OFFICE,

16 CORNHILL, E. C.

CO., Chief Agents and Attorneys for Canada, 76 Prince William Street, ST. JOHN, N. B. Correspondence solicited.

(Established 1853.)

OF WATERTOWN, N.Y.

J. R. STEBBINS, President. H. M. STEVENS, Secretary. Capital,.....\$500,000.00 Net Assets, (to protect policy-holders,)...... \$2,123,893.25 Net Surplus to Policy-Holders, \$854,181.09 Net Surplus to Stockholders,.....\$354,181.09 On deposit in Canada......\$140,000.00

This Company has paid for Losses since its Organization, \$6,824,398.19 Issues 85,000 policies a year

J. FLYNN, CHIEF AGENT, Toronto, Ont.

E. A. BUCKMAN, GENERAL AGENT, Brockville, Ont. C. R. G. JOHNSON, AGENT, 42 St. John St., Montreal, P.Q.

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

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

.....\$1,640,468.34 Paid Policy holders..... 1,105,410.12 Total Expenses of Management..... 387,916.91 1,084,791.27 Liabilities, Actuaries' 4% Valuation
Surplus, Actuaries' 4%.....
Surplus, American Experience, 4½%..... 463,538.67 621,252.60 653,262.60 \$261.77 of Net Assets to each \$100 of Net Liability.

\$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.

Insurance Company of England. Established 1852. Entered Canada 1861.

CAPITAL, £3,000,000 Sterling,

Reserve Funds, 31st Dec., 1891,

\$6.633.042.10



Total Income. 1891.

\$5.116.467.80

HEAD OFFICE IN CANADA:

59 Yonge St., TORONTO. _ J. C. THOMPSON, Manager.

51 St. Francois Xavier St. Montreal Office, JAS. P. BAMFORD, Agent.

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

FIRE INS. **HARTFORD** COMPANY.

ESTABLISHED 1810.

HARTFORD, CONN.

CASH ASSETS, \$6,743,047.84.

Fire Insurance Exclusively.

GEO. L. CHASE, President P. C. ROYCE, Secretary

JOHN W. MOLSON, Resident Manager, Montreal.

1850----

1892

Insurance

THE CITY OF NEW YORK.

New Insurance written. Total amount in force December 31st, -

\$6,335,665.50 25,455,249.00

\$8,463,625.00 29,469,590.00

\$11,955,157.00 \$14,101,654.00 41,166,669.00 35,395,462.50

GEO. H. BURFORD, President.

C. P. FRALEIG 1, 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 gives to the insured to COL 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.