

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.*

## LIVE AGENTS WANTED

in every town and village in Ontario to represent two Live Companies, namely, the Cosmopolitan Life Association and the Cosmopolitan Casualty Association. Their plans eclipse those of any other organizations, being the natural system, mutual system and popular system of Life and Accident Insurance of the people, by the people and for the people. Liberal commissions will be paid, and application, should be made at once to J. B. Carlile, General Manager Head Office 12, 14 & 16 King St. West, Toronto.

## 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.....	450,907.00
Surplus, Actuaries' 4%.....	438,120.37
Surplus, American Experience. 4½%.....	460,282.37
<b>\$238.25 of Net Assets to each \$100 of Net Liability.</b>	
Policies issued in 1890.....	\$16,174,330.00
Policies in force December 31st, 1890.....	65,131,509.00

**\$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. LOGAN**, } General Agents, Province of Quebec,  
**O. G. LEMOINE**, } Imperial Bldg, Montreal.

## THE EQUITABLE

### Life Assurance Society

OF THE UNITED STATES.

JANUARY 1st, 1891.

ASSETS.....	\$119,247,744
Liabilities, 4%.....	95,503,297
<b>SURPLUS.....</b>	<b>\$23,740,447</b>
INCOME.....	\$35,036,683
New Business written in 1890.....	203,826,107
Assurance in force.....	720,662,473

**HENRY B. HYDE**, President.

**JAMES W. ALEXANDER**, Vice-President.

**SEARGENT P. STEARNS**, Manager.

**183 St. James St., - MONTREAL.**

1850

THE

1891

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

	1888.	1889.	1890.
New Insurance written,	\$6,335,665.50	\$8,463,625.00	\$11,955,157.00
Total amount in force December 31st,	25,455,249.00	29,469,590.00	35,395,462.50

**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.