

Insurance.

**CITIZENS**  
INSURANCE COMPANY,  
OF CANADA.

**CAPITAL, \$1,188,000.**

CASH ASSETS, 1st January, 1881,  
per Government Blue-Book 352,101.20  
Deposit with Dominion Govt. - 142,000  
Losses Paid to 1st Jan, 1880. 1,648,176

**DIRECTORS:**

President.—SIR HUGH ALLAN.  
Vice-President.—HENRY LYMAN.  
Andrew Allan. N. B. Corse. Robert Anderson.  
J. B. Rolland. Arthur Prévost.  
ARCH. MCGOUN, SEC.-TREAS.

**GERALD E. HART, GEN'L MAN'R.**

CAPT. JOHN LAWRENCE, Special Agent.

*Fire, Life, Accident, Guarantee.*

RISKS TAKEN AT MODERATE RATES.

**CHIEF OFFICES.**

TORONTO—HOUSTEAD & GIBBS, Agents.  
QUEBEC—H. C. BOSSE & CO., Agents.  
ST. JOHN, N. B.—H. CHUBB & CO., Agents.  
HALIFAX, N. S.—MCSWENEY & FIELDING, Agts.  
CHARLOTTETOWN, P. E. I.—M. A. CAMERON,  
Agent.  
WINNIPEG, MAN.—G. W. GIRDLESTONE, Agent.

**HEAD OFFICE, 179 St. James Street,  
MONTREAL.**

ALFRED PERRY, late General Manager of the  
Royal Canadian Insurance Co.,  
AGENT for the CITY OF MONTREAL.

**STOCKS AND BONDS.**

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Jan. 13, 1882

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotation per ct.
British America Fire & Marine.	10,000	5-6mos.	\$50	\$50	14
Canada Life	2,500	7-6mos.	400	50	400
Citizens, Fire, Life, Guarantee & Acc't	11,880	100	100	22½	280
Confederation Life.	5,000	5-6 mos.	100	10	12
Sun Mutual Life and Accident.	5,000	4-6 mos.	100	10	175
Queen City Fire	2,000	10	50	10	15
Western Assurance	20,000	7 1/2 mos.	40	10	20
Royal Canadian Insurance	20,000	5	100	15	20
Accident Ins. Co. of North America	2500	8 per ct.	100	20	20
Canada Guarantee Co. of North America	10,000	8 per ct	50	20	20

BRITISH AND FOREIGN.—(Quotation on the London Market, Dec. 26, 1881.)

				Market value p. d up share
Briton Life Association	£0,000	10	1	
British & Foreign Marine	50,000	60	20	£22½ £22½
Commercial Union Fire Life & Marine	50,000	30	50	£23½ £24½
Edinburgh Life	5,000	10	100	£4½
Fire Insurance Association	100,000	5	£10	80s 90s
Guardian Fire and Life	20,000	18	100	£71 £73
Imperial Fire	12,000	£7 p. sh.	100	£151 £155
Lancashire Fire and Life	100,000	30	20	£3 31
Life Association of Scotland	10,000	15	40	£28½
Lion Fire	600,000	..	10	20s 30s
Lion Life	92,000	..	10	25s 35s
London Assurance Corporation	35,802	48	25	£64 £86
London & Lancashire Life	10,000	10	10	1 7-20
Liverp'l & London & Globe Fire & Life	£391,752	70	20	£20½ £20½
Northern Fire & Life	30,000	70	100	£53½ £53½
North British & Mercantile Fire & Life	40,000	56	50	£68½
Phoenix Fire	6,722	£21 p. s.	..	£32½
Queen Fire & Life	200,000	30	10	66s 8d 67s 6d
Royal Insurance Fire & Life	100,000	60	20	£8
Scottish Commercial Fire & Life	125,000	22½	10	..
Scottish Imperial Fire and Life	50,000	6	10	28s. 6d.
Scottish Provincial Fire & Life	20,000	15	50	£15½
Standard Life	10,000	68½	50	£71½ £72½
Star Life	4,000	6	25	£16

**ROYAL INSURANCE CO'Y.**  
OF LIVERPOOL AND LONDON.

**FIRE AND LIFE.**

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL . . . . . \$10,000,000  
FUNDS INVESTED . . . . . 21,000,000  
ANNUAL INCOME . . . . . 5,000,000

HEAD OFFICE FOR CANADA—MONTREAL.

Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms.

— CHIEF AGENTS: —

M. H. GAULT. W. TATLEY.

**NORTH BRITISH AND MERCANTILE**  
FIRE AND LIFE INSURANCE CO.

ESTABLISHED 1809.

SUBSCRIBED CAPITAL, . . . . \$10,000,000  
Whereof Paid-up \$2,500,000.

CANADA BOARD:

MANAGING DIRECTORS.

D. LORN MACDOUGALL, Esq. THOMAS DAVIDSON, Esq.

DIRECTORS:

GILBERT SCOTT, Esq., of Messrs. Wm. | CHAS. F. SMITHERS, President Bank  
Dow & Co. | of Montreal.  
The Hon. THOMAS RYAN, Senator.

FINANCIAL POSITION OF THE COMPANY.

— Funds as at 31st December, 1880.	— Revenue for the year 1880.
Paid-up Capital . . . . . \$500,000 Stg.	From Fire Department . . . . . \$357,174 Stg.
Fire Reserve Fund . . . . . 794,577 "	From Life Department . . . . . 450,675 "
Premium Reserve . . . . . 317,038 "	Life Premiums and Interest . . . . . 450,675 "
Balance of Profit and Loss Account . . . . . 216,207 "	Total Revenue . . . . . \$1,011,819 "
Life Accumulation . . . . . 43,097 1/4 "	or \$7,009,345
Annuity Funds . . . . . 371,274 "	

WILLIAM EWING, Inspector. GEORGE U. AHERN, Sub-Inspector.

Head Office for the Dominion of Canada in Montreal. D. LORN MACDOUGALL,  
Sec'y. THOMAS DAVIDSON, Gen'l Mgr.

**UNCONDITIONAL, INCONTESTIBLE**  
LIFE POLICIES.

The objection is very often made to Life Assurance that the Companies may take advantage of some of the numerous and complicated conditions on their policies, and thus either avoid entirely the payment of claims, or compromise with the widow for a small sum. There is considerable force in this argument, but it cannot be urged indiscriminately against all Companies. The SUN LIFE ASSURANCE COMPANY, of Montreal, issues absolutely unconditional policies. There is not one restriction of any kind on them. The assured may reside in any part of the world without extra premium, for instance, when once he has obtained the policy, he may go to the North Pole or to Central Africa, without giving notice, or paying one cent additional of premium. He may change his occupation to the most hazardous imaginable; he may travel, hunt, enter the army, canoe around the world, or do anything else he chooses to without any extra of any kind. The contrast is remarkable with other policies. Ask an agent to show you one; it speaks for itself.

Remember THE SUN is the only Company in America which issues an unconditional policy.

**"SUN" Accident Policies.**

They are the most Liberal in existence, having days of grace and other privileges which are given by no other Company.

**Assets About \$1,000,000.**

PRESIDENT.—THOMAS WORKMAN.

VICE-PRESIDENT.—M. H. GAULT, M.P.

**R. MACAULAY, Sec'y.**