

**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 Frevost.  
ARCH. MCGOWN, 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—BOUSTEAD & GRUBS, Agents.  
QUEBEC—H. C. BOSSE & Co., Agents.  
ST. JOHN, N. B.—H. CHURCH & 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.

**WM. CAMPBELL,**  
INSURANCE AGENT  
and  
ADJUSTER OF LOSSES,  
Office: 1 Court Street, Toronto. P. O. Box 1817.

**STOCKS AND BONDS.**

**INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Nov. 24, 1881.**

| NAME OF COMPANY.                        | No. Shares. | Last Dividend per year. | Share par value. | Amount paid per Share. | Canada quotations per ct. |
|-----------------------------------------|-------------|-------------------------|------------------|------------------------|---------------------------|
| British America Fire & Marine.....      | 10,000      | 5-6mos.                 | \$50             | \$50                   | 140½                      |
| Canada Life.....                        | 2,500       | 7½-8mos.                | 100              | 50                     | 350                       |
| Citizens, Fire, Life, Guarantee & Aco't | 11,880      | .....                   | 100              | 22½                    | .....                     |
| Confederation Life.....                 | 5,000       | .....                   | 100              | 10                     | 230                       |
| Sun Mutual Life and Accident.....       | 5,000       | 5-6 mos.                | 100              | 12½                    | 166                       |
| Quebec Fire.....                        | 5,000       | 4-6 mos.                | 100              | 65                     | .....                     |
| Queen City Fire.....                    | 2,000       | 10                      | 50               | 10                     | .....                     |
| Western Assurance.....                  | 20,000      | 7½ 8 mos.               | 40               | 20                     | 210 210½                  |
| Royal Canadian Insurance.....           | 20,000      | 5                       | 100              | 15                     | 57½                       |
| Accident Insurance Co. of Canada.....   | 2500        | 8 per ct.               | 100              | 20                     | .....                     |
| Canada Guarantee Co.....                | 10,000      | 8 per ct.               | 50               | 20                     | .....                     |
| Merchants' Marine Insurance Co.....     | 5,000       | .....                   | 100              | 20                     | .....                     |

**BRITISH AND FOREIGN.—(Quotations on the London Market, Nov. 7, 1881.)**

| NAME OF COMPANY.                       | No. Shares. | Last Dividend per year. | Share par value. | Amount paid per Share. | Market value p. pd up share |
|----------------------------------------|-------------|-------------------------|------------------|------------------------|-----------------------------|
| Briton Life Association.....           | 50,000      | 10                      | 1                | 1                      | .....                       |
| British & Foreign Marine.....          | 50,000      | 50                      | 20               | 4                      | \$22 16s 3d                 |
| Commercial Union Fire Life & Marine..  | 50,000      | 30                      | 50               | 5                      | \$24½ \$26½                 |
| Edinburgh Life.....                    | 5,000       | 10                      | 100              | 15                     | \$43½                       |
| Fire Insurance Association.....        | 100,000     | 5                       | £10              | .....                  | £4½ £5                      |
| Guardian Fire and Life.....            | 20,000      | 18                      | 100              | 60                     | £74 £76                     |
| Imperial Fire.....                     | 12,000      | 27 p. sh.               | 100              | 25                     | £155 £160                   |
| Lancashire Fire and Life.....          | 100,000     | 30                      | 20               | 2                      | £8 6s 3d                    |
| Life Association of Scotland.....      | 10,000      | 15                      | 40               | 8½                     | £28½                        |
| Lion Fire.....                         | 500,000     | ..                      | 10               | 2                      | 80s 40s                     |
| Lion Life.....                         | 92,000      | ..                      | 10               | 2                      | 30s 40s                     |
| London Assurance Corporation.....      | 35,802      | 48                      | 25               | 12½                    | £65 £67                     |
| London & Lancashire Life.....          | 10,000      | 10                      | 10               | 17-20                  | 25s 80s                     |
| Liverp'l & London & Globe Fire & Life  | £331,752    | 70                      | 20               | 2                      | £21                         |
| Northern Fire & Life.....              | 30,000      | 70                      | 100              | 5                      | £53 53½                     |
| North British & Mercantile Fire & Life | 40,000      | 55                      | 50               | 6½                     | £64 £65                     |
| Phoenix Fire.....                      | 6,722       | £21 p. s.               | .....            | .....                  | 330                         |
| Queen Fire & Life.....                 | 200,000     | 30                      | 10               | 1                      | 75s 76s                     |
| Royal Insurance Fire & Life.....       | 100,000     | 60                      | 20               | 8                      | £28½ £29½                   |
| Scottish Commercial Fire & Life.....   | 125,000     | 32½                     | 10               | 1                      | .....                       |
| Scottish Imperial Fire and Life.....   | 50,000      | 5                       | 10               | 1                      | 31s. 32s.                   |
| Scottish Provincial Fire & Life.....   | 20,000      | 15                      | 50               | 8                      | £15 16                      |
| Standard Life.....                     | 10,000      | 55½                     | 50               | 12                     | £72                         |
| Star Life.....                         | 4,000       | 5                       | 25               | 1½                     | £15                         |

**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, I 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. DIRECTORS: THOMAS DAVIDSON, Esq.  
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.**

| 1—Funds as at 31st December, 1880.                | 2—Revenue for the year 1880.              |
|---------------------------------------------------|-------------------------------------------|
| Paid-up Capital..... \$500,000 Stg.               | From Fire Department.....                 |
| Fire Reserve Fund..... 734,577 "                  | Fire Premiums..... £951,174 Stg.          |
| Premium Reserve..... 317,058 "                    | From Life Department.....                 |
| Balance of Profit and Loss Account..... 216,207 " | Life Premiums and Interest..... 450,075 " |
| Life Accumulation..... 23,008 174 "               | Total Revenue..... £1,401,849 "           |
| Annuity Funds..... 371,274 "                      | or \$7,008,245                            |

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

Head Office for the Dominion of Canada in Montreal. D. LORN MACDOUGALL,  
THOMAS DAVIDSON, Gen. Agents.

**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.**