

**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—BOURSTAD & GIBBS, Agents.  
 QUEBEC—H. C. BOSS & 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.

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

**STOCKS AND BONDS.**

**INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Sept. 20, 1881.**

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per cent.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	145
Canada Life.....	2,500	7½-8mos.	400	50	350
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	22½	.....
Confederation Life.....	5,000	5-6 mos.	100	10	217
Sun Mutual Life and Accident.....	5,000	4-6 mos.	100	12½	186
Quebec Fire.....	5,000	.....	10	65	.....
Queen City Fire.....	2,000	.....	10	10	.....
Western Assurance.....	20,000	7½ 6 mos.	5	40	206 210
Royal Canadian Insurance.....	20,000	.....	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.—(Quotation on the London Market, Aug. 20, 1881.)**

Briton Life Association.....	50,000	10	1	1	.....
British & Foreign Marine.....	50,000	50	20	4	21½ 92
Commercial Union Fire Life & Marine..	50,000	30	50	5	25 27
Edinburgh Life.....	5,000	10	100	15	44
Fire Insurance Association.....	100,000	15	£10	102	90s 100s
Guardian Fire and Life.....	20,000	13	100	50	75 80
Imperial Fire.....	12,000	£7 p. sh.	100	25	157 162
Lancashire Fire and Life.....	100,000	30	20	2	£8 11s 3d
Life Association of Scotland.....	10,000	15	40	8½	.....
Lion Fire.....	500,000	.....	10	2	40 50
Lion Life.....	92,000	.....	10	2	35s 45s
Londou Assurance Corporation.....	35,802	43	25	13½	66 68
London & Lancashire Life.....	10,000	10	10	17-20	£6 1s 3d
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2	21½
Northern Fire & Life.....	30,000	70	100	5	55½ 55¾
North British & Mercantile Fire & Life	40,000	56	50	6½	67 67½
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	330
Queen Fire & Life.....	200,000	30	10	1	79s 80s
Royal Insurance Fire & Life.....	100,000	60	20	3	30 30½
Scottish Commercial Fire & Life.....	125,000	22½	10	1	.....
Scottish Imperial Fire and Life.....	50,000	6	10	1	33
Scottish Provincial Fire & Life.....	20,000	15	50	3	15 16
Standard Life.....	10,000	58½	50	12	40s 50s
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, | 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. GILAS. 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..... 2,500,000 Stg. From Fire Department: £251,174 Stg.  
 Fire Reserve Fund..... 794,577 " Fire Premiums.....  
 Premium Reserve..... 317,638 " From Life Department: Life Premiums and Interest..... 450,675 "  
 Balance of Profit and Loss Account... 216,207 " Total Revenue..... £1,011,849 "  
 Life Accumulation..... £3,002,174 or \$7,000,245  
 Annuity Funds..... 371,374

WILLIAM EWING, Inspector. GEORGE U. AHERN, Sub-Inspector.  
 Head Office for the Dominion of Canada in Montreal. D. LORN MACDOUGALL,  
 THOMAS DAVIDSON, Gen. Agents  
 See Reduced Rates for Canada.

**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.**