

**FIRE, LIFE AND ACCIDENT.**  
**CITIZENS**  
**INSURANCE CO.**  
**OF CANADA.**

**CAPITAL, - - - \$1,009,800.**  
**CASH ASSETS, 1st January, 1886**  
Per Govt. Blue-Book - 482,512.44  
Deposit with Dominion Govt. 122,000  
Losses, Paid to 1st Jan., 1886, 2,803,227.14  
Income 1885 - - - 426,491.24

**DIRECTORS :**  
President - HENRY LYMAN,  
Vice-President - ANDREW ALLAN,  
C. A. Proctor, Robert Anderson, J. B. Rolland  
Arthur Prevost, H. Montagu Allan,  
ARCH. MCGOUN, Sec. TREAS.  
GERALD E. HART, GEN'L MAN'G.

**Fire, Life, Accident**  
RISKS TAKEN AT MODERATE RATES.

**LIFE BRANCH.**

Special Plans alone issued by this Company :-  
**COUPON ENDOWMENT BOND**-payable in 15, 20, 25 or 30 years, yielding the assured from 160 to 350 per cent tantum profit.

**READY MONEY ALWAYS OBTAINABLE.**  
No Conditions - NEGOTIABLE ANYWHERE,  
**LIFE, ENDOWMENT and ANNUITY FUND**, payable at ages, 55, 60 or 65, yielding the assured from 331 to 567 per cent tantum profits. Also issued without tantum features if desired.

**THE TERM TANTUM POLICY.** - 15 to 30 years by which the insured may obtain as cheap an insurance as that offered by Co-operative or Friendly Societies. Tantum results to assured in cash from 110 to 245 per cent.

**COMBINED ACCIDENT & LIFE POLICY.**  
**COMBINED ACCIDENT & ENDOWMENT POLICY.**

**DOUBLE** sum in event of death from Accident. Weekly Indemnity. Reduced rates.

**STOCKS AND BONDS.**

**INSURANCE COMPANIES.-CANADIAN.-Montreal Quotations, June 22, 1886.**

| NAME OF COMPANY.                      | No Shares | 1st dividend per year. | Date of Dividends                    | Share par value. | Amount paid per Share. | Canada quotations per ct. |
|---------------------------------------|-----------|------------------------|--------------------------------------|------------------|------------------------|---------------------------|
| British American Fire and Marine.     | 10,000    | 3-6mos.                | .....                                | \$50             | \$50                   | 110 1/2                   |
| Canada Life.....                      | 2,500     | 7 1/2 mos.             | 1st & 2nd Sep.                       | 400              | 50                     | 120                       |
| Citizens, Fire, Life, & Accident..... | 11,880    | 6-12mos.               | 10 Sept 1 yr                         | 85               | 7 1/2                  | 100                       |
| Confederation Life.....               | 5,000     | 5-6mos.                | .....                                | 100              | 10                     | 232                       |
| Queen City Fire.....                  | 2,000     | .....                  | .....                                | 50               | 10                     | .....                     |
| Western Assurance.....                | 20,000    | 4-6mos.                | 30 J <sup>n</sup> 189 S <sup>n</sup> | 40               | 20                     | 138 1/2                   |
| Royal Canadian Insurance.....         | 20,000    | 5-12mos.               | Dec 84 y <sup>ly</sup>               | 25               | 20                     | 75                        |
| Accident Ins. Co. of North America.   | 2,610     | 6                      | 15 J <sup>n</sup> 15 Jan             | 100              | 20 100                 | .....                     |
| Guarantee Co. of North America.....   | 13,372    | 6                      | 15 J <sup>n</sup> 15 Jan             | 50               | 10 60                  | 92 1/2 100                |

**BRITISH AND FOREIGN.-(Quotations on the London Market, June 7, 1886.**

|                                      | No Shares | 1st dividend per year. | Date of Dividends | Share par value. | Market value p. p'd up share. |
|--------------------------------------|-----------|------------------------|-------------------|------------------|-------------------------------|
| British and Foreign Marine.....      | 50,000    | 50                     | 20                | 4                | £221 £22 1/2                  |
| Caledonian.....                      | 50,000    | 30                     | 50                | 5                | £17 1/2 £17 1/2               |
| Commercial U. Fire, Life & Marine.   | 50,000    | 10                     | 100               | 15               | £40 £42                       |
| Edinburgh Life.....                  | 100,000   | 5                      | £10               | £2               | 12s 6d 17s 6d                 |
| Fire Insurance Association.....      | 100,000   | 5                      | .....             | .....            | .....                         |
| Glasgow & London.....                | 20,000    | 13                     | 100               | 50               | £66 £68                       |
| Guardian Fire and Life.....          | 12,000    | £7 p. sh.              | 100               | 25               | £160 £164                     |
| Imperial Fire.....                   | 100,000   | 30                     | 20                | 2                | £ 51 53                       |
| Lincolnshire Fire.....               | 10,000    | 15                     | 40                | 8 1/2            | £91 1                         |
| Life Association of Scotland.....    | 35,862    | 48                     | 25                | 12 1/2           | £56 £58                       |
| London & Lancashire Life.....        | 10,000    | 10                     | 10                | 1 7-20           | 78s 85s                       |
| Liverpool & Lond. & Globe Fire & L.  | £301,75   | 70                     | 20                | 2                | £28 1/2                       |
| Northern Fire & Life.....            | 80,000    | 70                     | 100               | 5                | £222 £227                     |
| North Brit. & Merc. Fire & Life..... | 40,000    | 58                     | 50                | 6 1/2            | £223 33 1/2                   |
| Phoenix Fire.....                    | 6,722     | £21 p. s.              | .....             | .....            | £222 £227                     |
| Queen Fire & Life.....               | 200,000   | 30                     | 10                | 1                | 55s 56s                       |
| Royal Insurance Fire & Life.....     | 100,000   | 60                     | 20                | 3                | £35 1/2 35 1/2                |
| Scottish Imperial Fire & Life.....   | 50,000    | 6                      | 10                | 1                | 32s                           |
| Scottish Provincial Fire & Life..... | 20,000    | 15                     | 50                | 3                | £15 15 1/2                    |
| Standard Life.....                   | 10,000    | 58 1/2                 | 50                | 12               | £45 44 1/2                    |
| Star Life.....                       | 4,000     | 5                      | 25                | 1 1/2            | 19 1/2                        |

**North British and Mercantile**  
**FIRE AND LIFE**  
**INSURANCE CO.**

Established 1809.

**Resources of the Company.**

|   |            |      |
|---|------------|------|
| Authorized Capital,                               | £3,000,000 | Stg. |
| Subscribed,                                       | 2,500,000  | "    |
| Paid Up,  | 625,000    | "    |
| Fire Fund and Reserves as at 31st December, 1883, | 1,592,235  | "    |
| Life and Annuity Funds                            | 3,841,194  | "    |
| Revenue-Life Branch                               | 1,180,865  | "    |
| do. Life and Annuity Branches,                    | 551,307    | "    |

Agents in all principal Towns of the Dominion.

Head Office for the Dominion, 78 St. Francois Xavier Street, MONTREAL.

D. LORN MACDOUGALL, } Gen. Agents. { WM. EWING, Inspector.  
THOMAS DAVIDSON, } { G. M. AHERN, Sub. Inspector.

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

**FIRE AND LIFE**  
Liability of Shareholders Unlimited.

**CAPITAL, - - - - - \$26,000,000**  
**FUNDS INVESTED, - - - - - 21,000,000**  
Investments in Canada for sole protection of  
Canadian Policy-holders, - - - - - 700,000

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.

**COMMERCIAL UNION**

ASSURANCE CO.-Limited.

OF LONDON, ENGLAND.

Capital, - - - - - £2,500,000 Sterling.

MONTREAL, 64 St. Francois Xavier Street  
FRED. COLE, General Agent.

**NEW YORK and WOODSTOCK, ONT.**

**JAMES HAY & CO.,**

-WHOLESALE MANUFACTURERS OF-

**FURNITURE,**

Chairs & Rattan Goods.

WOODSTOCK, ONT.

**THE CITY OF LONDON**  
**FIRE INSURANCE COMPANY,**  
OF LONDON, ENGLAND.

CAPITAL, - - - - - \$10,000,000.

Insurances effected at Lowest Current Rates.

HEAD OFFICE FOR PROVINCE OF QUEBEC:

53 & 55 St. Francois Xavier Street, - MONTREAL,  
W. R. OSWALD, General Agent.

Safe and Reliable Agents wanted in unrepresented districts.