

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. Holland. Arthur Prévost.
ARCH. MCGOUN, SECY-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—ROUSTEAD & GIBBS, Agents.
QUEBEC—H. C. BOSSÉ & Co. Agents.
ST. JOHN.—B. H. CHUBB & Co. Agents.
HALIFAX, N. S.—MCSWEENEY & 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. 3, 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	140 140½
Canada Life	2,500	7½-6mos.	400	50	350
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	22½	.....
Confederation Life.....	5,000	5-6 mos.	100	10	220 225
Sun Mutual Life and Accident.....	5,000	4-6 mos.	100	12½	186
Quebec Fire.....	5,000	10	100	65	.....
Queen City Fire	2,000	10	50	16	.....
Western Assurance.....	20,000	7½ 6 mos.	40	20	205 207
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.—(Quotation on the London Market, Oct. 1^o, 1881.

Briton Life Association	50,000	10	1	1	.....
British & Foreign Marine	50,000	50	20	4	22½ 27½ p.c.
Commercial Union Fire Life & Marine..	50,000	30	50	5	24½ 26½ p.c.
Edinburgh Life	5,000	10	100	15	43½ p.c.
Fire Insurance Association	100,000	5	£10	£2	4½ 5 p.c.
Guardian Fire and Life.....	20,000	13	100	50	73 78 p.c.
Imperial Fire.....	12,000	£7 p. sh.	100	25	155 16 p.c.
Lancashire Fire and Life	100,000	30	20	2	£3 13s.
Life Association of Scotland.....	10,000	15	40	3½	29½
Lion Fire	500,000	16	10	2	30s 40s
Lion Life.....	92,000	.....	10	2	3s 45s
London Assurance Corporation.....	35,802	48	25	12½	65 67 p.c.
London & Lancashire Life.....	10,000	10	10	17-20	40 4s 3d.
Liverp'l & London & Globe Fire & Life	£391,752	70	20	7	£21 3s. 6d.
Northern Fire & Life	30,000	70	100	5	54½ 5 p.c.
North British & Mercantile Fire & Life	40,000	55	50	6½	65 p.c.
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	300
Queen Fire & Life.....	200,000	30	10	1	76-84 7s 6d
Royal Insurance Fire & Life	100,000	60	20	8	29½ 26½ p.c.
Scottish Commercial Fire & Life.....	125,000	22½	10	1	.....
Scottish Imperial Fire and Life.....	50,000	6	10	1	31s.
Scottish Provincial Fire & Life	20,000	15	50	3	15 15½
Standard Life	70,000	58½	50	12	73 p.c.
Star Life.....	4,000	5	25	1½	15 p.c.

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: —

W. 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.
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.....	£2,500,000
Fire Reserve Fund.....	794,677
Profit and Loss Account.....	317,658
Life Accumulation.....	216,247
Annuity Funds.....	53,022.174
	371,374
From Fire Department:	£952,174
From Life Department:	450,675
Life Premiums and Interest.....	.....
Total Revenue	£1,401,849
	or \$7,009,245

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

Head Office for the Dominion of Canada in Montreal. THOMAS DAVIDSON, Gen. Agent.

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 round 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.