

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

**CAPITAL, - - - \$1,009,800.**  
**CASH ASSETS, 1st January, 1886**  
**Per Govt. Blue-Book - 482,312.44**  
**Deposit with Dominion Govt. 122,000**  
**Losses, Paid to 1st Jan., 1886, 2,503,227.14**  
**Income 1886 - - - 426,481.24**

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

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

**LIFE BRANCH.**  
Special Plans alone issued by this Company 1—  
**COUPON ENDOWMENT BOND**—payable in 15,  
20, 25 or 30 years, yielding the assured from 100  
to 350 per cent tonnage profit.

**READY MONEY ALWAYS OBTAINABLE.**  
No Conditions:—NEGOTIABLE ANYWHERE,  
**LIFE, ENDOWMENT AND ANNUITY FUND,** pay-  
able at ages, 55, 60 or 65, yielding the assured from  
95 to 500 per cent tonnage profits. Also issued with-  
out tonnage features if desired.

**THE TERM TONNAGE POLICY.**—15 to 30 years  
by which the insured may obtain as cheap an in-  
surance as that offered by Co-operative or Friendly  
Societies. Tonnage results to assured in cash from 219  
to 243 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, Sept. 21, 1886.**

NAME OF COMPANY.	No. Shares	Last dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire and Marine	10,000	3-6mos.	.....	\$50	\$50	118
Canada Life	2,500	7-6mos.	1st & Sep.	400	50	420
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 1/2	232
Queen City Fire	2,000	.....	.....	50	10	.....
Western Assurance	20,000	4-6mos.	30 J'n 30 S'p	40	20	150 1/2
Royal Canadian Insurance	20,000	5-12mos.	Dec 84 y'ly	25	20	95
Accident Ins. Co. of North America	2,010	6	15 J' 15 Jan	100	20 100	90
Guarantee Co. of North America	18,372	6	15 J' 15 Jan	50	10 50	97 100

**BRITISH AND FOREIGN.—(Quotations on the London Market, Sept. 6, 1886.**

					Market value p. d' up share.
British and Foreign Marine	50,000	50	20	4	£22
Caledonian	.....	.....	.....	.....	£23 1/2
Commercial U. Fire, Life & Marine	50,000	30	50	5	£20 1/2
Balmuir Life	5,000	10	100	12	£41
Fire Insurance Association	100,000	5	.....	.....	13s 9d 16s 3d
Glasgow & London	.....	.....	.....	.....	20s
Guardian Fire and Life	20,000	15	100	50	£65
Imperial	12,000	27 p. sh.	100	25	£158
Lancashire	100,000	30	20	3	£6 2s 6d
Life Association of Scotland	10,000	40	.....	.....	£6 3s 9d
London Assurance Corporation	55,852	48	25	12 1/2	£82 1/2
London & Lancashire Life	10,000	10	10	1 7-20	£51
Liverpool & Lond. & Globe Fire & L.	£301,75	70	20	2 1/2	£56
Northern Fire & Life	30,000	70	100	5	75s
North Brit. & Merc. Fire & Life	40,000	55	50	6 1/2	£80 1/2
Phoenix Fire	6,722	£21 p. s.	.....	.....	£225
Queen Fire & Life	200,000	30	10	1	£230
Royal Insurance Fire & Life	100,000	60	20	3	£37
Scottish Imperial Fire & Life	50,000	6	10	1	£36 1/2
Scottish Provincial Fire & Life	20,000	15	50	3	£32
Standard Life	10,000	58 1/2	50	12	£15
Star Life	4,000	5	25	1 1/2	£50

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

Established 1809.

**Resources of the Company.**

Authorized Capital	£3,000,000 S'g.
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—Fire Branch	1,189,865 "
do. Life and Annuity Branches	651,307 "

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.

**NEW YORK and WOODSTOCK, ONT.**

**JAMES HAY & CO.,**

—WHOLESALE MANUFACTURERS OF—

**FURNITURE,**

**Chairs & Rattan Goods.**

**WOODSTOCK, ONT.**

**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.

**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.