

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 Prevost.
ARCH. MCGOUN, SEC. TREAS.

GERALD E. HART, GRN'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. CHURCH & Co. Agents.
HALIFAX, N. S.—MCSWEESEY & 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, Oct. 27, 1881.

NAME OF COMPANY.	No. Shares.	Last Dividend. per year.	Share par value.	Amount paid per Share.	Canada quotation: per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	146
Canada Life.....	2,500	7½-6mos.	100	50	350
Citizens, Fire, Life, Guarantee & Acc't	12,880	100	22½		
Confederation Life.....	5,000	6-6mos.	100	10	210½
Sun Mutual Life and Accident.....	5,000	4-6mos.	100	12½	160
Quebec Fire.....	5,000	10	100	65	
Queen City Fire.....	2,000	10	50	10	
Western Assurance.....	20,000	7½ 6mos.	40	20	208
Royal Canadian Insurance.....	20,000	5	100	15	57½
Accident Insurance Co. of Canada.....	2500	8 per ct.	100	20	
Canada Guarantee Co.....	19,000	8 per ct.	50	20	
Merchants' Marine Insurance Co.....	5,000		100	20	

BRITISH AND FOREIGN.—(Quotation on the London Market, Oct. 1st, 1881.

Briton Life Association.....	50,000	10	1	1	22½ p.c.
British & Foreign Marine.....	50,000	50	20	4	43½ p.c.
Commercial Union Fire Life & Marine..	50,000	30	50	5	24½ 25½ p.c.
Edinburgh Life.....	5,000	10	100	15	43½ p.c.
Fire Insurance Association.....	100,000	5	£10	22	44½ p.c.
Guardian Fire and Life.....	20,000	13	100	50	78 79 p.c.
Imperial Fire.....	12,000	£7 p.sh.	100	25	23 25 p.c.
Lancashire Fire and Life.....	100,000	30	20	2	8½ p.c.
Life Association of Scotland.....	10,000	15	40	8½	29½
Lion Fire.....	500,000	..	10	2	35s 45s
Lion Life.....	92,000	..	10	2	35s 45s
London Assurance Corporation.....	35,800	48	25	12½	65 67 p.c.
London & Lancashire Life.....	10,000	10	10	1 7-20	46 1s. 3d.
Liverpool & London & Globe Fire & Life	£391,752	70	20	2	21½ 21¾
Northern Fire & Life.....	30,000	70	100	5	54½ 55 p.c.
North British & Mercantile Fire & Life	40,000	55	50	8½	66 p.c.
Phoenix Fire.....	6,722	£21 p.a.			330
Queen Fire & Life.....	200,000	30	10	1	77s 6d 78s 9d
Royal Insurance Fire & Life.....	100,000	50	20	8	29½ 30
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	8	15 16
Standard Life.....	10,000	55½	50	12	78½ p.c.
Star Life.....	4,000	5	25	1½	16 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: —

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.

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 Cap. & Res. £500,000 Stg.	From Fire Department:
Fire Reserve Fund..... 74,377 "	Fire Premiums..... 295,174 Stg.
Premium Reserve..... 37,388 "	From Life Department:
Balance of Profit and Loss Account..... 216,207 "	Life Premiums and Interest..... 450,675 "
Life Accumulation..... 23,662,174 "	Total Revenue..... 745,849 "
Annuity Funds..... 371,274 "	

WILLIAM EWING, Inspector.

GEORGE U. AHERN, Sub-Inspector.

Head Office for the Dominion of Canada in Montreal.

D. LORN MACDOUGALL.

See Reduced Rates for Canada.

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, dance 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.