

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.  
N. B. Corse. Robert Anderson.  
Andrew Allan. J. B. Rolland. Arthur Prévost.  
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—BOURSTEAD & GIBBS, Agents.  
QUEBEC—H. C. BOSE & Co. Agents.  
ST. JOHN, N. 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.

**STOCKS AND BONDS.**

**INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Dec. 8, 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	141
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	230
Sun Mutual Life and Accident.....	5,000	4-8 mos.	100	12½	166
Quebec Fire.....	5,000	.....	100	66	.....
Queen City Fire .....	2,000	.....	50	10	.....
Western Assurance.....	20,000	7½ 6 mos.	40	20	210 213
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, Nov. 14, 1881.**

				Market value p'rd up share
Briton Life Association .....	50,000	10	1	.....
British & Foreign Marine.....	50,000	50	20	.....
Commercial Union Fire Life & Marine..	50,000	80	50	£22½ £25½
Edinburgh Life .....	5,000	10	100	£43
Fire Insurance Association .....	100,000	5	£10	90s 100s
Guardian Fire and Life.....	20,000	12	100	£74 £76
Imperial Fire.....	12,000	£7 p. sh.	100	£155 £16½
Lancashire Fire and Life.....	100,000	30	25	£3 3s 9d
Life Association of Scotland.....	10,000	15	40	£28
Lion Fire .....	500,000	.....	10	20s 30s
London Assurance Corporation.....	35,802	48	25	80s 40s
London & Lancashire Life.....	10,000	10	10	£65 £67
Liverp'l & London & Globe Fire & Life	£301,762	70	20	25s 80s
Northern Fire & Life .....	30,000	70	100	£2½ £20½
North British & Mercantile Fire & Life	40,000	58	50	£23½ £27½
Phoenix Fire.....	6,722	£21 p. s.	.....	162½
Queen Fire & Life.....	200,000	30	10	30
Royal Insurance Fire & Life .....	100,000	60	20	74s 75s
Scottish Commercial Fire & Life.....	125,000	22½	10	£20½
Scottish Imperial Fire and Life.....	50,000	6	10	1
Scottish Provincial Fire & Life.....	20,000	15	50	31s 32s
Standard Life .....	10,000	58½	50	£16½ £15½
Star Life.....	4,000	5	25	£7½ £73

**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. CHAS. F. SMITHERS, President Bank  
Dow & Co. of Montreal.  
The Hon. THOMAS RYAN, Senator.

**FINANCIAL POSITION OF THE COMPANY.**

— Funds as at 31st December, 1880.		— Revenue for the year 1880.	
Paid-up Capital.....	£500,000 Stg.	From Fire Department:	
Fire Reserve Fund.....	704,577 "	Fire Premiums.....	£95,174 Stg.
Premium Reserve.....	317,058 "	From Life Department:	
Balance of Profit and Loss Account.....	216,237 "	Life Premiums and interest.....	450,675 "
Life Accumulation.....	£3,000,174	Total Revenue.....	£1,401,819
Annuity Funds.....	571,274		or \$7,009,245

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. Age

**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 in discriminately 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.**