

**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, 2,503,227.14**  
**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'R.**

**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 359 per cent tonine 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  
331 to 567 per cent tonine profits. Also issued with-  
out tonine features if desired.

**THE TERM TONINE 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. Tonine results to assured in cash from 119  
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, May 10, 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                   | 103                       |
| Canada Life.....                        | 2,500      | 7-6mos.                | 1st & Sep.        | 400              | 50                     | 420                       |
| Citizens. Fire, Life, & Accident.....   | 11,880     | 6-12mos                | 10 Sept & 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'n 30 S'p     | 40               | 20                     | 126 1/2                   |
| Royal Canadian Insurance.....           | 20,000     | 5-12mos.               | Dec 31 y'ly       | 25               | 20                     | 75                        |
| Accident Ins. Co. of North America..... | 2,810      | 6                      | 15 J' 15 Jan      | 100              | 20 100                 | .....                     |
| Guarantee Co. of North America.....     | 13,372     | 6                      | 15 J' 15 Jan      | 50               | 10 50                  | 92 1/2 100                |

**BRITISH AND FOREIGN.—(Quotations on the London Market, April 26, 1886.**

|   |         |           |       |        | Market value p. p'd up share. |
|---|---------|-----------|-------|--------|-------------------------------|
| British and Foreign Marine.....         | 50,000  | 50        | 20    | 4      | £22 1/2 22 1/2                |
| Caledonian.....                         | 50,000  | 30        | 50    | 5      | £22 1/2 22 1/2                |
| Commercial U. Fire, Life & Marine.....  | 5,000   | 10        | 100   | 15     | £16 16 1/2                    |
| Edinburgh Life.....                     | 100,000 | 5         | £10   | £2     | 40 42 1/2                     |
| Fire Insurance Association.....         | 100,000 | 5         | ..... | .....  | 12s 6d                        |
| Glasgow & London.....                   | 20,000  | 13        | 100   | 50     | 2s 6d                         |
| Guarant. Fire and Life.....             | 12,000  | 30        | sh.   | 25     | £15 6 1/2                     |
| Imperial Fire.....                      | 100,000 | 30        | 20    | 2      | £157 16 1/2                   |
| Lancashire Fire.....                    | 10,000  | 15        | 40    | 8 1/2  | £ 5 1/2                       |
| Life Association of Scotland.....       | 35,862  | 48        | 25    | 12 1/2 | £32 1/2                       |
| London Assurance Corporation.....       | 10,000  | 10        | 10    | 1 7-20 | £53 15s                       |
| Liverpool & Lancashire Life.....        | £381 7s | 70        | 20    | 2      | 75s 85s                       |
| Liverpool & Lond. & Globe Fire & L..... | 30,000  | 70        | 100   | 5      | £20 1/2 20 1/2                |
| Northern Fire & Life.....               | 40,000  | 56        | 50    | 6 1/2  | £48 48 1/2                    |
| North Brit. & Merc. Fire & Life.....    | 6,722   | £21 p. s. | ..... | .....  | £35 1/2 35 1/2                |
| Phoenix Fire.....                       | 200,000 | 30        | 10    | 1      | £220 1225                     |
| Queen Fire & Life.....                  | 100,000 | 60        | 20    | 3      | 52s 6d 53s 9d                 |
| Royal Insurance Fire & Life.....        | 50,000  | 6         | 10    | 1      | £33 1/2                       |
| Scottish Imperial Fire & Life.....      | 20,000  | 15        | 50    | 3      | 31s 35s                       |
| Scottish Provincial Fire & Life.....    | 10,000  | 58 1/2    | 50    | 12     | £16 1/2                       |
| Standard Life.....                      | 4,000   | 5         | 25    | 1 1/2  | £46 1/2 19 1/2                |
| Star Life.....                          | .....   | .....     | ..... | .....  | .....                         |

**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—Fire Branch                               | 1,186,865  | "    |
| 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.

**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.

**NEW YORK and WOODSTOCK, ONT.**

**JAMES HAY & CO.,**

—WHOLESALE MANUFACTURERS OF—

**FURNITURE,**

**Chairs & Rattan Goods.**

**WOODSTOCK, ONT,**