

**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 1886 - - - - - 426,491.24**

**DIRECTORS:**  
President:—HENRY LYMAN,  
Vice-President.—ANDREW ALLAN,  
C. A. Proctor, Robert Anderson, B. Rolland  
Arthur Provost, H. Montagu Allan,  
ARCH. MCGOUN, Sec. TREAS.,  
GERALD E. HART, Gen'l Mgr's.

**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 100  
to 350 per cent tontine 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  
231 to 567 per cent tontine profits. Also issued with-  
out tontine features if desired.  
**THE TERM TONTINE 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. Tontine 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, Sept. 1, 1886.**

NAME OF COMPANY.	No. Shares	1st dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per cent.
British America Fire and Marine	10,000	3-6mos.	.....	\$50	\$50	113½
Canada Life	2,500	7½-6mos.	Mch & Sep.	400	50	420
Citizens, Fire, Life, & Accident	11,880	6-12mos.	10 Sept 1 yr	85	7½	100
Confederation Life	5,000	6-6mos.	.....	100	10	232
Queen City Fire	2,000	.....	.....	50	10	.....
Western Assurance	20,000	4-6mos.	30 J'n 30 S'p	40	20	148
Royal Canadian Insurance	20,000	5-12mos.	Dec 84 y'ly	25	20	75
Accident Ins. Co. of North America	2,610	6	15 J'15Jan	100	20 100	.....
Guarantee Co. of North America	13,372	6	15 J'15Jan	50	10 50	92½ 100

**BRITISH AND FOREIGN.—(Quotations on the London Market, August 16, 1886.**

				Market value p. p'd up share.
British and Foreign Marine	50,000	50	20	£22½
Caledonian	.....	.....	.....	£24½
Commercial U. Fire, Life & Marine	50,000	30	50	£20½
Edinburgh Life	5,000	10	100	£41
Fire Insurance Association	100,000	5	£10	£2
Glasgow & London	.....	.....	.....	12s 6d 17s 6d
Guardian Fire and Life	20,000	13	100	£66
Imperial Fire	12,000	£7 p. sh.	100	£158
Lancashire Fire	100,000	30	20	£5 18s 9
Life Association of Scotland	10,000	15	40	£82½
London Assurance Corporation	35,862	48	25	£54
London & Lancashire Life	10,000	10	10	75s
Liverpool & Lond. & Globe Fire & L.	£391.75	70	20	£29 13s 9d
Northern Fire & Life	30,000	70	100	£225
North Brit. & Merc. Fire & Life	40,000	56	50	£35½
Phoenix Fire	6,722	£21 p. s.	.....	£227
Queen Fire & Life	200,000	30	10	58s 9d 60s
Royal Insurance Fire & Life	100,000	60	20	£34½
Scottish Imperial Fire & Life	50,000	6	10	29s
Scottish Provincial Fire & Life	20,000	15	50	£15 7V 15½
Standard Life	10,000	59½	50	£50
Star Life	4,000	5	25	1½

**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	1,180,865	"
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.

**ROYAL INSURANCE COY**  
**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.

**NEW YORK and WOODSTOCK, ONT.**

**JAMES HAY & CO.,**

—WHOLESALE MANUFACTURERS OF—

**FURNITURE,**

**Chairs & Rattan Goods.**

**WOODSTOCK, ONT.**

**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.