

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 Prévost.  
ARCH. MCGOUN, Sec. TREAS.  
**GERALD E. HART, GEN'L MAN'R.**  
CAPT. JOHN LAWRENCE, Special Agent.

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

**CHIEF OFFICES.**

TORONTO—BOURSTEAUD & GIBBS, Agents.  
QUEBEC—H. C. BOSSÉ & Co. Agents.  
ST. JOHN, N. B.—H. CHURB & Co. Agents.  
HALIFAX, N. S.—McSWERREY & 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.

**W. H. CAMPBELL,**

INSURANCE AGENT  
and  
ADJUSTER OF LOSSES,

Office: 1 Court Street, Toronto. P. O. Box 1817.

**STOCKS AND BONDS.**

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Nov. 10, 1881.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	140 140½
Canada Life.....	2,500	7½-6mos.	400	50	850
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	22½	.....
Confederation Life.....	5,000	6-6 mos.	100	10	220 225
Sun Mutual Life and Accident.....	5,000	4-8 mos.	100	12½	160
Quebec Fire.....	5,000	10	100	65	.....
Queen City Fire.....	2,000	10	50	10	.....
Western Assurance.....	20,000	7½ 6 mos.	40	20	200 207
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	23	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Oct. 24, 1881.

Briton Life Association.....	50,000	10	1	1	.....
British & Foreign Marine.....	50,000	50	20	4	22½ p.c.
Commercial Union Fire Life & Marine..	50,000	80	50	15	25 25½ p.c.
Edinburgh Life.....	5,000	10	100	6	48½ p.c.
Fire Insurance Association.....	100,000	5	£10	£2	4½ 5 p.c.
Guardian Fire and Life.....	20,000	18	100	50	74 76 p.c.
Imperial Fire.....	12,000	£7 p. sh.	100	25	155 160 p.c.
Lancashire Fire and Life.....	100,000	30	20	2	8½ 8½
Life Association of Scotland.....	10,000	15	40	8½	20½
Lion Fire.....	500,000	.....	10	2	30s 40s
Lion Life.....	92,000	.....	10	2	30s 40s
London Assurance Corporation.....	35,852	48	25	13½	65 67 p.c.
London & Lancashire Life.....	10,000	10	10	1	25 1s. 8d.
Liverp'l & London & Globe Fire & Life	£391,752	70	20	1 7-20	21 21½
Northern Fire & Life.....	80,000	70	100	6	68½ 64 p.c.
North British & Mercantile Fire & Life	40,000	50	50	6½	65 65½ p.c.
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	330
Queen Fire & Life.....	200,000	30	10	1	77s
Royal Insurance Fire & Life.....	100,000	60	20	3	27½ 28 p.c.
Scottish Commercial Fire & Life.....	125,000	22½	10	1	.....
Scottish Imperial Fire and Life.....	50,000	6	10	1	81s. 6d.
Scottish Provincial Fire & Life.....	20,000	15	50	8	15 15½
Standard Life.....	10,000	58½	50	12	78 p.c.
Star Life.....	4,000	6	25	1½	15 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.  
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.

1—Funds as at 31st December, 1880.	2—Revenue for the year 1880.
Paid-up Capital..... £500,000 Stg.	From Fire Department:
Fire Reserve Fund..... 794,577 "	Fire Premiums..... £101,174 Stg.
Premium Reserve..... 317,038 "	From Life Department:
Balance of Profit and Loss Account..... 216,207 "	Life Premiums and Interest..... 450,675 "
Life Accumulation..... £3,085,174 "	Total Revenue..... £1,401,819 "
Annuity Funds..... 371,274 "	or \$7,009,245

WILLIAM EWING, Inspector. GEORGE U. AHERN, Sub-Inspector.  
Head Office for the Dominion of Canada in Montreal. D. LORN MACDOUGALL,  
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, canoe around 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.**