

**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. 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 150  
 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  
 331 to 507 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 100  
 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 3, 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 1/2-6mos.	1st & Sep.	100	50	420
Citizens, Fire, Life, & Accident	17,890	6-12mos.	10 Sept 1 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 <sup>n</sup> 1880 S <sup>p</sup>	40	20	126
Royal Canadian Insurance.	20,000	5-12mos.	Dec 31 s'y	25	20	75
Accident Ins. Co. of North America.	2,610	6	15 J <sup>n</sup> 15 Jan	100	20 100	.....
Guarantee Co. of North America.	13,372	6	15 J <sup>n</sup> 15 Jan	50	10 50	92 100

**BRITISH AND FOREIGN.—(Quotations on the London Market, April 21, 1886.**

					Market value p. p'd up share.
British and Foreign Marine	50,000	50	20	4	£22 22 1/2
Caledonian	.....	.....	.....	.....	£22 1/2
Commercial U. Fire, Life & Marine.	50,000	30	50	5	£16 1/2 10 3/4
Edinburgh Life	5,000	10	100	15	40 44 1/2
Fire Insurance Association.	100,000	5	.....	.....	10s 7 1/2s
Glasgow & London	.....	.....	.....	.....	2s 6d
Guardian Fire and Life.	20,000	13	100	50	£65 26 1/2
Imperial Fire.	12,000	.....	.....	.....	£15 7 1/2 16 1/2
Lancashire Fire.	100,000	30	20	2	£5 3s 9d.
Life Association of Scotland.	10,000	15	40	1 1/2	£32 10 1/2
London Assurance Corporation.	35,862	48	25	12 1/2	£51 2 1/2 55 1/2
London & Lancashire Life.	10,000	10	10	1 7-20	75s 85s
Liverpool & Lond. & Globe Fire & L.	£31,75	70	20	2	£28 1/2
Northern Fire & Life.	30,000	70	100	5	£48 48 1/2
North Brit. & Merc. Fire & Life	40,000	50	50	2	£215 220
Phoenix Fire	6,722	.....	.....	.....	£215
Queen Fire & Life.	200,000	30	10	1	52s 6d 53s 9d
Royal Insurance Fire & Life	100,000	60	20	3	£33 33 1/2
Scottish Imperial Fire & Life	50,000	6	10	1	3s
Scottish Provincial Fire & Life	20,000	15	50	3	£13 1/2
Standard Life	10,000	58 1/2	50	12	£40 1/2
Star Life	4,000	5	25	11	10 1/2

**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.*

**NEW YORK AND WOODSTOCK, ONT.**

**JAMES HAY & CO.,**

—WHOLESALE MANUFACTURERS OF—

**FURNITURE,**

**Chairs & Rattan Goods.**

**WOODSTOCK, ONT.**

**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.