

**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. MCGOON, Sec.-TREAS.  
**GERALD E. HART, GEN'L MAN'.**

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

**LIFE BRANCH.**

Special Plans alone issued by this Company i—  
**COUPON ENDOWMENT BOND**—payable in 10,  
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  
100 to 500 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, Dec. 21, 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 America Fire and Marine	10,000	3-6mos.	.....	\$50	\$50	121½
Canada Life	2,500	7½-6mos.	Feb & Sep.	400	60	420
Citizens, Fire, Life, & Accident	11,880	6-12mos.	10 Sept ½ yr	85	7½	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'80 S'p	40	20	162½
Royal Canadian Insurance	20,000	5-12mos.	Dec 81 y'ly	25	20	95
Accident Ins. Co. of North America	2,610	6	15 J'l 15Jan	100	20 100	90
Guarantee Co. of North America	13,972	6	15 J'l 15Jan	50	10 50	90 100

**BRITISH AND FOREIGN.—(Quotations on the London Market Dec. 6, 1886.**

					Market value p. d up share.
British and Foreign Marine	50,000	50	20	4	£22½ £22½
Caledonian	.....	.....	.....	.....	£21½
Commercial U. Fire, Life & Marine	50,000	30	50	5	£18½ £19
Edinburgh Life	5,000	10	100	15	£41
Fire Insurance Association	100,000	5	£10	£2	10s 15s 25s 30s
(Glasgow & London)	.....	.....	.....	.....	.....
Guardian Fire and Life	20,000	13	100	50	£59 £61
Imperial Fire	12,000	£7 p. sh.	100	25	£158 £163
Lancashire Fire	100,000	30	20	2	£6 1s 3d £6 3s 9d
Life Association of Scotland	10,000	15	40	8½	£32½
London Assurance Corporation	35,862	48	25	12½	£53 £55
London & Lancashire Life	10,000	10	10	1 7-20	75s 85s
Liverpool & Lond. & Globe Fire & L.	£391.75	70	20	2	£31½ £32
Northern Fire & Life	30,000	70	100	5	£225 £230
North Brit. & Merc. Fire & Life	40,000	56	50	6½	£37½
Phoenix Fire	6,722	£21 p. s.	.....	.....	£233 £238
Queen Fire & Life	200,000	30	10	1	71s
Royal Insurance Fire & Life	100,000	60	20	3	£37½ £37½
Scottish Imperial Fire & Life	50,000	6	10	1	32s
Scottish Provincial Fire & Life	20,000	15	50	3	£16
Standard Life	10,000	58½	50	12	£18
Star Life	4,000	5	25	1½	.....

**North British and Mercantile**  
**FIRE AND LIFE**  
**INSURANCE CO.**

Established 1809.

**Resources of the Company.**

Authorized Capital,	£8,000,000	Stg.
Subscribed,	2,500,000	Stg.
Paid Up,	625,000	Stg.
Fire Fund and Reserves as at 31st December, 1883,	1,892,235	Stg.
Life and Annuity Funds	3,841,124	Stg.
Revenue—Fire Branch	1,186,863	Stg.
do. Life and Annuity Branches,	551,307	Stg.

Agents in all principal Towns of the Dominion.  
Head Office for the Dominion, 78 St. Francois Xavier Street,  
**MONTREAL.**

**P. LORN MACDOUGALL,** } Gen. Agents. { **WM. EWING, Inspector.**  
**THOMAS DAVIDSON,** } } **G. M. AHERN, Sub. Inspector.**

**Scottish Union and National**  
**INSURANCE CO., OF EDINBURGH, SCOTLAND.**

Established 1824.

**M. BENNETT, Jr.,** Gen. Manager North American Branch, Hartford, Conn.

Capital	\$30,000,000	Invested Funds	\$13,500,000
Total Assets	34,472,705	Deposit with Dom. Govt.	125,000

(Market value)  
**WALTER KAVANAGH,** Resident Agent, 117 St. Francois Xavier Street, MONTREAL.

**COLONIAL EXHIBITION.**

South Kensington, London, November 10th, 1886.

Messrs. D. A. McCASKILL & CO., MONTREAL.  
Dear Sirs,—I am happy to inform you that your varnishes have been tested  
by several Birmingham manufacturers and carriage makers with satis-  
factory results, and I have this day left an order for the whole exhibit to be  
forwarded by rail to Birmingham to be distributed to the purchasers.

Yours faithfully, (Signed) **J. E. PRATT.**  
N.B.—The Exhibit consisted of 423 gallons of fine Carriage Varnishes. A  
grand finale.

**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.