

**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'G.

**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 tonline 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  
 251 to 567 per cent tonline profits. Also issued with-  
 out tonline 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, Nov. 23, 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	124 1/2
Canada Life . . . . .	2,500	7 1/2-6mos.	1st & Sep.	400	50	420
Citizens, Fire, Life, & Accident . . . . .	11,880	6-12mos	10 Sept 4 yr	85	7 1/2	100
Confederation Life . . . . .	5,000	5-6mths.	.....	100	10	232
Queen City Fire . . . . .	2,000	.....	.....	50	10	.....
Western Assurance . . . . .	20,000	4-6mos.	30 J'n 30 S'p	40	20	164 1/2
Royal Canadian Insurance . . . . .	20,000	5-12mos.	Dec 84 y'ly	25	20	95
Accident Ins. Co. of North America . . . . .	2,510	6	15 J'ly 15 Jan	100	20 100	90
Guarantee Co. of North America . . . . .	13,372	6	15 J'ly 15 Jan	50	10 50	90 100

**BRITISH AND FOREIGN.—(Quotations on the London Market Nov. 8, 1886.**

					Market value p. p'd up share.	
British and Foreign Marine . . . . .	50,000	50	20	4	£22 1/2	£23
Caledonian . . . . .	.....	.....	.....	.....	£21 1/2	.....
Commercial U. Fire, Life & Marine . . . . .	50,000	30	50	5	£19 1/2	£20 1/2
Edinburgh Life . . . . .	5,000	10	100	15	£41	.....
Fire Insurance Association . . . . .	100,000	5	£10	£2	10s	15s
Glasgow & London . . . . .	.....	.....	.....	.....	20s	30s
Guardian Fire and Life . . . . .	20,000	13	100	50	£67	£69
Imperial Fire . . . . .	12,000	£7 p. sh.	100	25	£158	£163
Lancashire Fire . . . . .	100,000	30	20	2	£6 1/2	£6 1/2
Life Association of Scotland . . . . .	10,000	15	40	8 1/2	£32 1/2	.....
London Assurance Corporation . . . . .	35,862	48	25	12 1/2	£53	£55
London & Lancashire Life . . . . .	10,000	10	10	1 7-20	80s	.....
Liverpool & Lond. & Globe Fire & L . . . . .	£391,75	70	20	2	£31 1/2	.....
Northern Fire & Life . . . . .	30,000	70	100	5	£225	£230
North Brit. & Merc. Fire & Life . . . . .	40,000	55	50	6 1/2	£37 1/2	.....
Phoenix Fire . . . . .	6,722	£21 p. s.	.....	.....	£228	£232
Queen Fire & Life . . . . .	200,000	30	10	1	69s	.....
Royal Insurance Fire & Life . . . . .	100,000	60 1/2	20	3	£36 1/2	£36 1/2
Scottish Imperial Fire & Life . . . . .	50,000	6	10	1	32s	.....
Scottish Provincial Fire & Life . . . . .	20,000	15	50	3	£16 1/2	£16 1/2
Standard Life . . . . .	10,000	59 1/2	50	12	£50	.....
Star Life . . . . .	4,000	5	25	1 1/2	.....	.....

**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 "
Paid Up,	525,000 "
Fire Fund and Reserves as at 31st December, 1883,	1,335,235 "
Life and Annuity Funds	3,841,194 "
Revenue—Fire Branch	1,188,885 "
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.

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

Established 1824.

**M. BENNETT, Jr.,**

General Manager, North American Branch, Hartford, Conn.

Capital,	\$30,000,000
Total Assets,	134,472,705
Invested Funds,	13,500,000
Deposit with Dominion Govt., market value,	125,000

**WALTER KAVANAGH,** Resident Agent.

117 St. Francois Xavier Street, **MONTREAL.**

**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.