

**FIRE, LIFE AND ACCIDENT.**  
**CITIZENS**  
**INSURANCE CO.**  
**OF CANADA.**

**CAPITAL, - - - \$1,000,000.**  
**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 25,  
 30, 35 or 40 years, yielding the assured from 100  
 to 350 per cent tantine 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  
 25 to 500 per cent tantine profits. Also issued with-  
 out tantine features if desired.  
**THE TERM TANTINE 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. Tantine results to assured in cash from 150  
 to 245 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. 7, 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                   | 116 1/2                   |
| Canada Life . . . . .                        | 2,500      | 7 1/2-6mos.            | Nov & Sep.        | 400              | 50                     | 420                       |
| Citizens, Fire, Life, & Accident . . . . .   | 11,800     | 6-12mos.               | 10 Sept 1/2 yr    | 85               | 7 1/2                  | 160                       |
| Confederation Life . . . . .                 | 2,000      | 5-6mos.                | .....             | 100              | 10                     | 232                       |
| Queen City Fire . . . . .                    | 2,000      | .....                  | .....             | 50               | 10                     | .....                     |
| Western Assurance . . . . .                  | 20,000     | 4-6mos.                | 30 J'n 30 S'p     | 40               | 20                     | 115 1/2                   |
| Royal Canadian Insurance . . . . .           | 20,000     | 5-12mos.               | Dec 31 y'ly       | 25               | 20                     | 75                        |
| Accident Ins. Co. of North America . . . . . | 2,610      | 6                      | 15 J' 15 Jan      | 100              | 20 100                 | .....                     |
| Guarantee Co. of North America . . . . .     | 13,372     | - 6                    | 15 J' 15 Jan      | 50               | 10 50                  | 92 1/2 100                |

**BRITISH AND FOREIGN.—(Quotations on the London Market, August 23, 1886.**

|   | No. Shares | 1st dividend per year. | Date of Dividends | Share par value. | Market value p. p'd up share. |
|---|------------|------------------------|-------------------|------------------|-------------------------------|
| British and Foreign Marine . . . . .        | 50,000     | 50                     | 20                | 4                | £22 1/2 £23 1/2               |
| Caledonian . . . . .                        | 50,000     | 30                     | 100               | 15               | £20 1/2 £20 1/2               |
| Commercial U. Fire, Life & Marine . . . . . | 5,000      | 10                     | 100               | 15               | £41                           |
| Edinburgh Life . . . . .                    | 100,000    | 5                      | £10               | £2               | 12s 6d 17s 6d                 |
| Fire Insurance Association . . . . .        | 20,000     | 13                     | 100               | 50               | £65 £67                       |
| Glasgow & London . . . . .                  | 12,000     | £7 p. sh.              | 100               | 2                | £158 £163                     |
| Guardian Fire and Life . . . . .            | 100,000    | 30                     | 20                | 2                | £6 1s 3d                      |
| Imperial Fire . . . . .                     | 10,000     | 15                     | 40                | 3 1/2            | £32 1/2 £35                   |
| Lancashire Fire . . . . .                   | 35,852     | 48                     | 25                | 12 1/2           | £30 1/2 £31                   |
| Life Association of Scotland . . . . .      | 10,000     | 10                     | 20                | 1 7-20           | £3 1/2 £4                     |
| London Assurance Corporation . . . . .      | £391,775   | 70                     | 100               | 5                | £225 £230                     |
| London & Lancashire Life . . . . .          | 30,000     | 56                     | 50                | 6 1/2            | £36 1/2 £37 1/2               |
| Liverpool & Lond. & Globe Fire & L. . . . . | 40,000     | £21 p. s.              | 10                | 1                | £22 1/2 £23 1/2               |
| Northern Fire & Life . . . . .              | 200,000    | 30                     | 20                | 3                | £2s 6d £5s                    |
| North Brit. & Merc. Fire & Life . . . . .   | 100,000    | 00                     | 20                | 3                | £85 1/2 £85 1/2               |
| Phoenix Fire . . . . .                      | 50,000     | 6                      | 10                | 1                | £20s £24                      |
| Queen Fire & Life . . . . .                 | 20,000     | 15                     | 50                | 3                | £15 1/2 £15 1/2               |
| Royal Insurance Fire & Life . . . . .       | 10,000     | 58 1/2                 | 50                | 12               | £50                           |
| Scottish Imperial Fire & Life . . . . .     | 20,000     | 5                      | 25                | 11               | 19 1/2                        |
| Scottish Provincial Fire & Life . . . . .   | 10,000     | 4,000                  | .....             | .....            | .....                         |
| Standard Life . . . . .                     | .....      | .....                  | .....             | .....            | .....                         |
| Star Life . . . . .                         | .....      | .....                  | .....             | .....            | .....                         |

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

Established 1809.

**Resources of the Company.**

|   |            |      |
|---|------------|------|
| Authorised 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 THE 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.