

Insurance.

**THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.**

*Incorporated by Dominion Parliament, A.D., 1872*

Authorized Capital, - - \$500,000.

**HEAD OFFICE, MONTREAL.**

President, Sir A. T. GALT. Vice-President, JOHN RANKIN, Esq.

MANAGER.

**EDWARD RAWLINGS.**

**THE ACCIDENT**

Is the only Purely Accident Insurance Company in Canada; its business is more than twice that transacted by all the other Canadian Companies combined; it has never contested a claim at law, and is the only Canadian Company which has made the *Deposit with Government* for the special transaction of Accident Insurance in the Dominion.

**RATES REDUCED.**

**THE STANDARD LIFE**

Assurance Co.'y. Estab. 1825.

HEAD OFFICE;

EDINBURGH, Scot., and MONTREAL, Canada.

Total Risks .....over \$90,000,000  
 Invested Funds..... " 26,000,000  
 Annual Income.....about 4,000,000  
 or over \$10,000 a day.  
 Claims paid in Canada.....over \$1,200,000  
 Investments in Canada.....over 1,000,000

Total amount paid in Claims during the last 8 years, over **Fifteen Millions of Dollars**, or about \$5,000 a day.

W. M. RAMSAY, Manager, Can.

Established 1803.

**IMPERIAL Fire Insurance Comp'y**

OF LONDON.

HEAD OFFICE FOR CANADA;

Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS., Agents.

Subscribed Capital, . . £1,600,000 Stg.  
 Paid-up Capital, . . . £700,000 Stg.  
**ASSETS, . . . . . £2,222,552 Stg.**

Insurance.

**QUEEN INSURANCE CO. OF ENGLAND.**

**FIRE AND LIFE.**

Capital, . . . . £2,000,000 Stg.  
 INVESTED FUNDS..... £660,818.  
**FORBES & MUDGE,**  
 Montreal,  
 Chief Agents in Canada.

**SOVEREIGN**

*Fire Insurance Company*

OF CANADA.

CAPITAL, . . . \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.  
 Vice-President for P.Q.—Hon. J. H. BELLEROSE.  
 F. A. BALL, Manager.  
 Insurance effected at reasonable rates.

**TIME-TRIED AND FIRE-TESTED.**

**QUEBEC**

**FIRE ASSURANCE CO.'Y,**  
 ESTABLISHED 1818.

Deposit with Dominion Government, - - - \$100,000  
 Fire Insurances accepted on the most favorable terms.

MONTREAL OFFICE,

329 NOTRE DAM STREET,  
 THOMAS SIMPSON, Agent.



DEVOTED TO

Commerce, Finance, Insurance, Railways  
 Manufacturing, Mining and Joint  
 Stock Enterprises.

Issued every Friday Morning.

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 Corner of Notre Dame St., Montreal.  
 M. S. FOLEY, Managing Editor and Proprietor.

**Q. M. O. & O. RAILWAY.**

**CHANGE OF TIME.**

COMMENCING ON  
**Monday, January 2nd, 1882,**  
 Trains will run as follows:

	MIXED.	MAIL.	EXPRESS
Leave Hochelaga for Ottawa.....	P. M. 8 20	A. M. 8 30	P. M. 5 00
Arrive at Ottawa.....	A. M. 7 55	P. M. 1 20	P. M. 9 50
Leave Ottawa for Hochelaga.....	P. M. 10 40	A. M. 8 10	P. M. 4 55
Arrive at Hochelaga.....	A. M. 9 45	P. M. 1 00	P. M. 9 45
Leave Hochelaga for Quebec.....	P. M. 6 40	A. M. 8 00	P. M. 10 00
Arrive at Quebec.....	A. M. 8 00	P. M. 9 50	P. M. 6 30
Leave Quebec for Hochelaga.....	P. M. 5 30	A. M. 10 00	P. M. 10 00
Arrive at Hochelaga.....	A. M. 7 30	P. M. 4 50	A. M. 6 30
Leave Hochelaga for St. Jerome.....	P. M. 6 00		
Arrive at St. Jerome.....	A. M. 7 45		
Leave St. Jerome for Hochelaga.....	P. M. 6 45		
Arrive at Hochelaga.....	A. M. 9 00		
Leave Hochelaga for Joliette.....	P. M. 5 15		
Arrive at Joliette.....	A. M. 7 40		
Leave Joliette for Hochelaga.....	P. M. 6 20		
Arrive at Hochelaga.....	A. M. 8 50		

(Local Trains between Ymver, Hull and Ottawa.)  
 Trains leave Mile-End Station *Ten Minutes Later* than Hochelaga.

Magnificent Palace Cars on all Passenger Day Trains and Sleeping Cars on Night Trains.  
 Trains to and from Ottawa connect with Trains to and from Quebec.  
 Sunday Trains leave Montreal and Quebec at 4 p.m.  
 All Trains run by Montreal Time.

GENERAL OFFICES—18 PLACE D'ARMES.  
 TICKET OFFICES:

18 Place d'Armes, } MONTREAL.  
 202 St. James Street, }  
 Opposite St. Louis Hotel, QUEBEC.  
 Opposite Russell House, OTTAWA.

L. A. SENECAI, Gen'l Sup't.

**Intercolonial Railway.**

1881. Winter Arrangement. 1882.  
**Commencing 21st Nov., 1881.**

THROUGH EXPRESS PASSENGER TRAINS run DAILY (Sunday excepted) as follows:

Leave Point Levi.....	8.10 a.m.
Arrive Riviere du Loup.....	12.55 p.m.
" Trois Pistoles.....	2.05 "
" Rimouski.....	3.49 "
" Campbellton.....	8.35 "
" Dalhousie.....	9.15 "
" Bathurst.....	11.17 "
" Newcastle.....	12.52 a.m.
" Moncton.....	4.00 "
" St. John.....	7.30 "
" Halifax.....	12.00 p.m.

This Train connects at Chaudière Curve with the Grand Trunk Train, leaving Montreal at 10.00 p.m.

The trains to Halifax and St. John run through to their destinations on Sunday.

The trains leaving Halifax at 2.45 p.m. and St. John at 7.25 p.m., and which reach Montreal at 5.00 a.m. by connecting at Chaudière Curve with the Grand Trunk train at 8.10 p.m., remain at Campbellton over Sunday.

For information in regard to Passenger fares, tickets, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON,  
 Eastern Freight and Passenger Agent,  
 120 St. Francois Xavier Street,  
 (Old Post Office Building),  
 Montreal.

D. POTTINGER, Chief Superintendent.  
 Moncton, N.B., 15th November, 1881.