

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.

G. BANKS, Assistant Manager.

Insurance effected at reasonable rates.

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.

Legal.

(For Assignees, Accountants, &c., see other page.)

A. V. McCLÉNEGHAN,
 BARRISTER and ATTORNEY-AT-LAW,
 Solicitor in Chancery, Conveyancer, etc.
 Money to Loan.

Yarmouth, N.S.

THOS. B. FLINT, LL.B.,
 BARRISTER and ATTORNEY-AT-LAW

The North American

MUTUAL LIFE INSURANCE CO.

(Incorporated by Dominion Parliament.)

Guarantee Fund.....\$100,000.

Deposited with Government....\$50,000.

Head Office—Temple Chambers, No. 23
Toronto St., Toronto.

Hon. ALEX. MACKENZIE, M.P., President.

Hon. ALEX. MORRIS, M.P.P., Vice-President.

Wm. McCABE, F.I.A., Managing Director.

In Mutual Branch all Profits Accrue to
 the Assured, to whom they Legiti-
 mately belong, being the only
 plan which gives insu-
 rance at net cost.

Perfect safety with moderate premiums.
 Mutual policy-holders free by charter from all
 liability other than the voluntary payment of premi-
 ums.

Industrial Insurance Adapted to all Classes.

From the poorest to the richest, from the child to
 the Man of 60.

Premiums from \$2 to \$10 a year, or from 5 to 25
 cents per week.

Dues collected at the homes of members.

Policies paid immediately upon proof of death, thus
 providing for necessary expenditures in the hour of
 pressing need.

A grave objection to Life Insurance in the past has
 been that it was beyond the reach of persons of small
 means.

Although they have needed it most, they have been
 debarred from its benefits.

No life is so valuable to the family as that of the
 Father or Mother, upon whose daily labour it depends
 for support.

When death invades the family circle, it frequently
 happens that there is not money enough for decent
 burial.

Companies in general have declined to insure
 children, to issue policies for less than \$1,000, or to
 accept dues. often than one in three months.

This Company meets these objections (1) by insur-
 ing children to the extent of \$500, (2) by issuing policies
 by adults for small sums, not exceeding \$500, and (3)
 to providing insurance at a cost as low as five cents
 per week.

Every member of the family can be insured—father,
 mother, brothers, sisters, down to the child of two
 years old.

No time or trouble is exacted in paying dues, as
 collectors call at the house regularly each week.

The dues on a policy once issued never increases on
 account of advancing years; but in the case of children
 the insurance money increases up to age 12 without
 increase of dues.

Special attention is invited to this Company's
 Industrial policies for sums of \$100 to \$500, by yearly
 and half-yearly premiums, and correspondence is
 requested from medical gentlemen, local agents and
 others willing to co-operate in placing such advan-
 tages within the reach of all.

While this plan is valuable to the person of small
 means, it is none the less so to the person better off.
 Upon the death of the husband, the little money he
 may happen to have in his pocket is frequently all
 the wife has for immediate support. If he have funds
 in bank, a delay occurs in taking out letters of
 administration or executorship. If there be debts
 due him, they have to be collected, compromised or
 lost. If he has ordinary life insurance policies, pay-
 ment must be awaited for two or three months from
 the filing of the proofs; but under this Company's
 plan of paying within twenty-four hours, the wife
 and family are immediately placed in funds, without
 borrowing, delay or trouble.

All needed explanations will be cheerfully furnished
 upon application to

F. C. IRELAND,

Manager Prov. Que.

353 Notre Dame Street, Montreal.

J. A. DEVINE,

Agent for Montreal.

February 17.

Q. M. O. & O. RAILWAY.

Trains run as follows:

	MAIL.	EXPRESS.
Leave Hochelaga for Hull.....	8.30 a.m.	5.15 p.m.
Arrive at Hull.....	12.40 p.m.	9.25 p.m.
Leave Hull for Hochelaga.....	8.20 a.m.	5.05 p.m.
Arrive at Hochelaga.....	12.30 p.m.	9.15 p.m.
Night		
Leave Hochelaga for Que- bec.....	3.00 p.m.	Passenger
Arrive at Quebec.....	9.00 p.m.	6.30 a.m.
Leave Quebec for Hoche- laga.....	10.40 a.m.	9.30 p.m.
Arrive at Hochelaga.....	12.30 p.m.	9.15 p.m.
Arrive at Hochelaga.....	4.45 p.m.	6.30 a.m.
Leave Hochelaga for St. Jerome.....	5.30 p.m.	Mixed
Arrive at St. Jerome.....	7.15 p.m.	
Leave St. Jerome for Hochelaga.....		6.45 a.m.
Arrive at Hochelaga.....		9.00 a.m.

(Local between Hull and Aymer.
 Trains leave Mile-End Station Seven
 Minutes Later.

Most Magnificent Palace Cars on all
 Passenger Trains, and Elegant Sleeping
 Cars on Night Trains.

Train and from Ottawa connect
 with Trains to and from Quebec.

All Trains Run by Montreal Time.

GENERAL OFFICE, 13 Place
 d'Armes Square.

TICKET OFFICE, 202 St. James
 Street.

L. A. SÉNÉCAL, Gen'l Sup't.

Intercolonial Railway.

1880—Winter Arrangement—1881.

Commencing 29th Nov., 1880.

THROUGH EXPRESS PASSENGER TRAINS

run DAILY (Sunday excepted) as follows:

Leave Point Lévis.....	8.10 a.m.
Arrive River du Loup.....	12.50 p.m.
" Trois Pistoles.....	2.00 "
" Rimouski.....	3.46 "
" Campbellton.....	8.22 "
" Dalhousie.....	9.08 "
" Bathurst.....	11.12 "
" Newcastle.....	12.54 a.m.
" Moncton.....	4.00 "
" St. John.....	7.30 "
" Halifax.....	12.40 "

These Trains connect at Chaudière Curve with the
 Grand Trunk Trains, leaving Montreal at 10 o'clock p.m.
 The trains to Halifax and St. John run through
 to their destination on Sunday.

The trains leaving Halifax at 2.45 p.m. and St.
 John at 7.25 p.m., and which reach Montreal at 6.00
 a.m., by connecting at Chaudière Curve with Grand
 Trunk train leaving at 7.55 p.m. remain at Campbell-
 ton over Sunday.

The Pullman Car leaving Montreal on Monday,
 Wednesday and Friday run through to Halifax, and
 that leaving on Tuesday, Thursday and Saturday to
 St. John.

For information in regard to passenger fares, tick-
 ets, rates of freight, train arrangements, &c.,

Apply to G. W. ROBINSON, Agent,

120 St. Francois Xavier Street,

(Old Post Office Building),

Montreal.

D. POTTINGER,

Chief Superintendent.

Moncton, N.B., Nov. 24, 1880.

**The Journal of Commerce,
Finance and Insurance Review.**

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