

General Insurance.**A. Holloway, General Insurance Agent.**

There is no better known agency in Winnipeg and throughout Manitoba and the Northwest than that conducted by Mr. A. Holloway, whose handsome offices are located in the Western Canada Loan and Savings Company's block, corner of Main street and Portage avenue. Mr. Holloway was engaged in insurance for some years in Quebec. In 1882 he came to Winnipeg, opening an office representing the London and Lancashire Life Assurance Company and the London Guarantee and Accident Company. Since then he has added from time to time the several agencies he now represents. He is the general agent for Manitoba and the Territories of the following well known fire, marine, life, accident and guarantee insurance companies whose capital and funds represent the enormous aggregate of \$25,000,000, viz., Quebec Fire Assurance Company, National Assurance Company, Eastern Assurance Company, Union Assurance Society, London Guarantee and Accident Company, London and Lancashire Life Assurance Company, and British and Foreign Marine Insurance Company. His offices are without doubt the handsomest and most convenient arranged insurance quarters in the city.

A large force of competent clerks is employed and all classes of insurance are transacted and losses promptly and satisfactorily settled.

The Quebec Fire Insurance Co.

The Quebec Fire Insurance Co. of which Mr. Holloway is general agent for Manitoba, Northwest Territory and British Columbia was established in 1818. The head office is in Quebec, and agencies are located in all the principal cities of the Dominion.

This is the oldest Canadian insurance Co. by 15 years and its experience of over 70 years is not its least valuable asset.

The officers are—Edwin Jones, president; G. R. Renfrew, vice-president, and W. W. Welsh, secretary.

The National Assurance Co.

The National Assurance Company was established in 1822, with head offices in Dublin, Ireland, and branches in all parts of the world.

Mr. Harold Kugelbach is the secretary and actuary at the home office, and Mr. Matthew C. Hinshaw, who has just taken over the management, for the Dominion, with the head offices in Montreal. Under Mr. Hinshaw's guidance it is expected the company will not only maintain the position it holds in Canada, but that a healthy increase will be the result of his executive ability.

The Eastern Assurance Co.

The Eastern Assurance Company, one of the most substantial fire insurance companies of Canada, was established in 1888, with head office in Halifax, N.S. The officers are John Doull, president; Charles D. Cory, managing director, and D. C. Edwards, secretary.

This, although a young, is a solid, vigorous and progressive company. The stockholders comprise the wealthiest people of the eastern provinces. The local board consists of James Redmond, Esq. (chairman), F. W. S. O'bart, Esq., C. S. Hoare, Esq., R. T. Riley, Esq., and Geo. F. Galt, Esq. The managing director, Chas. D. Cory, Esq., is well and favorably known as a most careful underwriter, and the success achieved and progress made by the company abundantly testify to his ability.

The Union Assurance Society.

The Union Assurance Society was established in 1714, with principal offices in London, England. Stephen Hoames, Esq., is chairman, and Charles Darrell Esq., secretary at the home office, and T. L. Morrissey, Esq., is the manager for the Dominion of Canada with offices in Montreal.

The Union is amongst the very oldest and wealthiest of insurance companies, and its business extends all over the globe. The company only entered the Dominion in October, 1890, and has already established for itself a reputation for fair and honorable dealing.

The London Guarantee and Accident Co.

The London Guarantee and Accident company was established in 1869, the head offices of which are in London, England, where Mr. E. G. Loughton Anderson is the secretary. Mr. A. T. McCord is manager for the Dominion with offices at Toronto.

This company embraces, as the name implies, guarantee and accident insurance and in both branches transacts a large business in the Dominion. They are just completing arrangements to enter the United States.

The London and Lancashire Life Insurance Co.

The London and Lancashire Life Assurance Co. was established in 1802. The head offices for Canada are situated in Montreal. This old and reliable institution, under the careful management of B. Hal. Brown, Esq., continues to hold its own in the competition for business and still maintains that record of which it may be justly proud. "Never contested a claim." The following features of the annual report for 1890 speak volumes for Mr. Brown's ability. "Increase in amount of new business effected," "Increase in total amount in force," "Increase of assets and surplus," "Reduction of expense ratio." The assets in Canada now amount to \$1,250,915, and the surplus to policy holders in Canada \$300,000. The Dominion directorate consists of Sir Donald A. Smith, K.C.M.G., M.P., chairman; Robert Benny, Esq., R. B. Angus, Esq., Sanford Fleming, Esq., C.M.G. The British and Foreign Marine Insurance Co.

The British and Foreign Marine Insurance Co. was established in 1803, and is the largest marine company in the world, having agencies and branches in all the principal cities of the globe.

The head offices of this company for Canada are in Montreal, under the management of E. L. Bond, Esq.

Great Northwestern Telegraph Co.

The Great Northwestern Telegraph Co., of Canada, is one of the Dominion's largest and most important corporations: It is also the oldest company in Winnipeg, being the first to give the city telegraphic communication. In 1871 or '72 the first lines were put in the city by the company, which was then known as the Northwestern Tel. Co., with headquarters at Milwaukee. Their line ran through Minnesota, Wisconsin and the Northwestern States to as far as Winnipeg. In 1880 or '81 that company was absorbed by the Western Union Tel. Co. and then the Great Northwestern was organized, building a line from Winnipeg to Portage la Prairie. Subsequently the Montreal Tel. Co. and the Dominion Co. purchased the Great Northwestern charter, amalgamating the three companies under the name of the Great Northwestern Tel. Co., the present system. The head offices are at Toronto, and the executive officers are: Erasmus Wilman, president;

H. P. Dwight, vice-president and general manager; Frederick Royer, secretary and auditor; and Arthur Cox, treasurer and superintendent of supplies.

Mr. Lyman Dwight, the company's superintendent at Winnipeg, took charge here in April, 1889. He has made a host of friends in the city. He is thoroughly conversant with all the details necessary to successfully fill his position.

REAL ESTATE IN WINNIPEG.**COMPARISON OF VALUES—PROPERTY CHEAPER IN WINNIPEG****THAN IN ANY OTHER CITY IN THE COUNTRY.**

This short article is designed to show that Winnipeg property is the cheapest in America. It has been clearly shown that Winnipeg is soon to become a great manufacturing centre, owing to the great water power available, the cheap fuel obtainable and the vast market possible. A glance at any map shows it to be the centre of the continent, while already it is a phenomenal railway centre. It is the distributing point and the head centre in every important sense of nearly two thousand million acres of rich territory. The opinions of prominent, capable and disinterested outsiders are quoted by the score in which Winnipeg's position, advantages and prospects are extolled. Its youth, vigor and past substantial and symmetrical growth have classed it among the wonders of the west and are the best guarantee for its future.

On carefully examining into present real estate values in this city we find that in comparison with smaller cities, they are from 50 to 80% less. For instance we may name a few cities about the same size as Winnipeg and compare values. Take Duluth, Butte, Galveston, Spokane Falls, Victoria, Dallas and such places that are nearly all considerably smaller than Winnipeg, and all with much inferior backing in these, yet we find best retail business property selling as high as \$1,500.00 per foot while in Winnipeg it can be bought at less than half that price. Take best wholesale business property. In the other cities named it sells freely at from \$600.00 to \$800.00 per foot, in Winnipeg, which is a much greater centre and distributing point than any of them, and the same property is purchasable at from \$75.00 to \$125.00 per foot, or nearly 90% less. The same tremendous difference exists in office residence property. In other cities named it sells at from \$150.00 to \$200.00 per foot, in Winnipeg at from \$20.00 to \$30.00 per foot.

Cheap and ordinary residence property in other similar cities sells at prices ranging all the way from \$25.00 to \$125.00 per foot,