

Insurance.

**FIRE INSURANCE AT CURRENT RATES.**  
 Prompt settlement guaranteed by the history of the  
**CALEDONIAN INSURANCE CO'Y**  
 OF EDINBURGH.  
 FOUNDED 1805.

Fire Reserves equal to three years' Annual Income, making it one of the most reliable Companies doing business in Canada.  
 Head Office, Montreal, TAYLOR BROS., General Agents

**THE FEDERAL**  
 LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Guarantee Capital, - - - - - \$700,000  
 Government Deposit, - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.

On the Ordinary Level Premium Plans, the **POPULAR HOMANS' PLAN** and the most perfect Endowment Bond now before the public.

Agents wanted in all unrepresented districts.  
**T. H. SCHNEIDER,** General Agent, Montreal.  
**DAVID DEXTER,** Managing Director.

**WORTH KNOWING**

"It is the safest and fairest Policy I have ever seen," was the remark made by a prominent representative of one of the largest and best American Life Insurance Companies when he had carefully examined the ordinary Life Policy of The Temperance and General Life Assurance Co.

This is the only policy offered to the Canadian public that can neither lapse nor expire, as to its paid-up value, till death ensues, after three annual premiums have been paid on it.

HEAD OFFICE, - 22 to 28 King St. West, - TORONTO  
 HON. G. W. BOSS, LL.D., - - - - - President.

HON. S. H. BLAKE, Q. O., - - - - - } Vice-Presidents.  
 ROBT. McLEAN, Esq., - - - - - }

**H. SUTHERLAND,** - - - - - Manager  
 Correspondence solicited. Agents wanted.

Insurance

**BRITISH AMERICA**  
 ASSURANCE CO.

**FIRE AND MARINE.**

Incorporated 1833.

HEAD OFFICE, - - - TORONTO.

Cash Capital and Assets, \$1,133,666.52.

BOARD OF DIRECTORS:

JOHN MORISON, Governor. JOHN LEYS, Deputy Governor.  
 John Y. Reid. G. M. Kinghorn (Montreal). Hon. Wm. Cayley.  
 A. Myers. Thos. Long. George F. Smith.  
 Dr. H. Robertson.

THE

**ROYAL CANADIAN**

**FIRE AND MARINE INSURANCE CO.**

President, - DUNCAN McINTYRE, Esq.  
 Vice-President, - Hon. J. R. THIBAudeau.

Head Office, 157 St. James St., MONTREAL.

Capital, - - - - - \$500,000  
 Assets, - - - - - 745,000  
 Income, 1888, - - - - - 626,000

HARRY COTT, Secretary. ABOH. NIOLL, Marine Underwriter.

G. H. McHENRY, Manager.

M. J. E. DROLET, Agent for City and District of Montreal.

**THE DOMINION LIFE ASSURANCE CO.**

HEAD OFFICE, - - - - - WATERLOO, ONT.

Authorized Capital, - - \$1,000,000 | Dom. Govt. Deposit - - - \$50,000  
 Subscribed Capital, - - 250,000 | Paid-up Capital, - - - 62,500

JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.  
 THOMAS HILLIARD, Managing Director.

Our Policy is a straight promise to pay—like a bank draft, almost unconditional. No restriction on travel or occupation. Is nonforfeitable after two or three years—even for failure to pay renewals. Remains in full force till the value is exhausted. It provides a legacy certain, instead of a law suit possible. There are three classes—Abstainers; General and Women—giving each in profits the true benefit of its own longevity. RATES compare favorably with any in the world. Choice of all sound plans of assurance offered, no other. Extension of Agencies in the Maritime Provinces contemplated. Correspondence solicited.

THOS. HILLIARD, Man. Director.

**The WATERLOO MUTUAL**  
 FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 31, '90, \$264,549.00

CHARLES HENDRY, Esq., President; GEORGE RANDALL, Esq., Vice-President. C. M. Taylor, Esq., Secretary; John Killer, Esq., Inspector.

**MERCANTILE**  
 FIRE INSURANCE COMP'Y.  
 WATERLOO, Ont.

Subscribed Capital.....\$200,000.00  
 Government Deposit..... 20,100.00

Losses Promptly Adjusted and Paid.

I. E. BOWMAN, Esq., President; P. H. SIMS, Esq., Secretary; J. B. COOK, Esq., Inspector.

**LIVERPOOL & LONDON & GLOBE**  
 INSURANCE COMPANY.  
 LIFE and FIRE.

Invested Funds, - - - - - \$40,833,724  
 Funds invested in Canada, over - 1,000,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

CANADA BOARD OF DIRECTORS:

HON. HENRY STARNES, Chairman.  
 EDWARD J. BARBARU, Esq.  
 WENTWORTH J. BUCHANAN, Esq.  
 ANDREW FREDERICK GAULT, Esq.  
 G. F. O. SMITH, Resident Secretary.

Medical Referee—D. C. MACGILLIVRAY, Esq., M.D.  
 Standing Counsel—Geo. B. CRAMP, Esq.

HEAD OFFICE, CANADA BRANCH:  
 MONTREAL.

ESTABLISHED 1864.

**CITIZENS**  
 Insurance Company  
 OF CANADA.

FIRE. ACCIDENT.

Total Assets, including Capital at Call, the whole of which is available for the protection of the Policy-holders..... \$1,328,131

HEAD OFFICE—The Company's Building,  
 181 St. James St., MONTREAL

DIRECTORS AND OFFICERS:

HON. J. J. C. ABBOTT, P. G., Q. C., - PRESIDENT  
 ANDREW ALLAN, Vice-President.  
 C. D. Proctor. A. Desjardins, M.P. Arthur Prevost  
 J. O. Gravel, H. Montagu Allan.

**E. P. HEATON,** WM. SMITH,  
 Gen. Man. Sec.-Treas.

**NORTH AMERICAN LIFE**  
 ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.

Guarantee Fund, - - - - - \$300,000  
 Deposit with Government, 50,000

HON. ALEX. MACKENNIE, M.P., President.

HON. G. W. ALLEN,  
 JOHN L. BLAIR, Esq. } Vice-Pres's.

WILLIAM MCCABE, F.I.A., Eng.,  
 Managing Director.

CHARLES AULT, M.D., Manager Prov. Quebec  
 62 St. James St.

**IMPERIAL**  
 Fire Insurance Company  
 OF LONDON.

Established in 1803.

Subscribed Capital, - - - £1,200,000  
 Cash Assets, more than - - £1,600,000

107 St. James Street.

**E. D. LACY,**  
 Resident Manager for Canada.

**HURON & MIDDLESEX**  
 Mutual Fire Insurance Company.

HEAD OFFICE—LONDON, ONT.

This Company does a general Fire Insurance business. Rates charged according to hazard. Business done exclusively on the Premium Note System.

R. S. MURRAY, Esq., D. M. CAMERON, M.P.  
 President. Vice-President.

JOHN STEPHENSON, -Man. & Sec.-Treas

Agents wanted in unrepresented Districts.

**BOOKBINDING**

- AND -

**JOB PRINTING**

DONE AT THE

Journal of Commerce Office  
 171 St. James Street.