

**FIRE INSURANCE at CURRENT RATES**

PROMPT SETTLEMENT GUARANTEED BY THE HISTORY OF THE

**Caledonian Insurance**

COMPANY

FOUNDED -- 1806.

Of EDINBURGH.

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 Agts.**

**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,** **DAVID DEXTER,**  
General Agent, Montreal. Managing Director.

**BRITISH AMERICA**

ASSURANCE CO.

FIRE AND MARINE.

Incorporated 1833.

HEAD OFFICE, - - - TORONTO.

Cash Capital and Assets, \$1,133,866.52.

BOARD OF DIRECTORS:

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

**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, - - - - - 625,000

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

G. H. McHENRY, Manager.

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

Insurance.

**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 RAN-  
DALL, 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, - - - - - \$38,814,254  
Funds invested in Canada, - - - - - 900,000

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

CANADA BOARD OF DIRECTORS:

HON. HENRY STARRS, Chairman.  
EDWARD J. BARREAU, Esq.  
WENTWORTH J. BUCHANAN, Esq.  
SIR A. T. GALT, C.M., M.G.

G. F. C. SMITH, Resident Secretary.

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

HEAD OFFICE, CANADA BRANCH:  
MONTREAL.

**FOR SALE CHEAP.**

ONE

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JOURNAL OF COMMERCE,

171 & 173 St. James St., opp. St. John's St.

Insurance.

Hon. J. J. C. ABBOTT, Q. C., P. C., - President  
ANDREW ALLAN (Allan Line R. M.  
Steamships), - - - - - Vice-President  
Mr. E. P. HEATON, - - - - - Genl. Manager.  
WILLIAM SMITH, - - - - - Secretary-Treasurer

**Citizens Insurance Co.**

OF CANADA.

Established 1864. Capital, \$1,009,800.

Head Office, 181 St. James St., Montreal.

**FIRE, LIFE, ACCIDENT**

Business Transacted.  
Only Company issuing negotiable

**ENDOWMENT COUPON BONDS**

UNDER COPYRIGHT,  
without conditions, offering facilities for obtaining  
money at any moment.

A RELIABLE CANADIAN COMPANY.  
**AMPLE SECURITY. PROMPT PAYMENTS.**

**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. & Secretary.

Agents wanted in unrepresented Districts.

**NORTH AMERICAN LIFE**

ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.

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

HON. ALEX. MACGILLIVRAY, M.P., President.

HON. G. W. ALLEN, } Vice-Pres's.

JOHN L. BLAIR, Esq. }

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

Managing Director.

CHARLES AULT, M.D., Manager Prov. Quebec

62 St. James St.

Insurance.

**QUEEN**

INS. CO.

H. J. MUDGE, - - Chief Agent.

**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.

THE

**Accident Insurance Co.**

OF NORTH AMERICA.

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

Authorized Capital, - \$500,000.

HEAD OFFICE:

157 ST. JAMES ST.,  
MONTREAL.

President, - - - - - SIR A. T. GALT

Vice-President and Managing Director:

**EDWARD RAWLINGS.**

The Accident Insurance Company of North  
America possesses a record for both reliability  
and liberality, one proof of which is that it has  
paid over sixteen thousand losses and has con-  
sulted but eleven claims at law in 16 years for  
nearly one million dollars. It has ample financial  
resources, and has made the Special Deposit with  
the Insurance Department at Ottawa. It is, more-  
over, the only Company whose capital and funds  
are solely applicable to Accident Insurance.

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