

**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.

THE  
**Mutual Life Insurance Co.**  
 OF NEW YORK.

**RICHARD A. McCURDY,** - - - - - President.  
 ASSETS OVER \$136,000,000.00.  
 The Largest and Best Life Insurance Company in the World.  
 The New Business of the Mutual Life Insurance Company in 1889 Exceeded \$151,000,000.

Its Business shows the Greatest Comparative Gain made by any Company during the past year, including,  
 A gain in assets of ..... \$10,319,174 46  
 A gain in income of ..... 4,903,047 10  
 A gain in new premiums of ..... 11,894,646 90  
 A gain in surplus ..... 1,717,184 81  
 A gain in new business of ..... 48,288,222 05  
 A gain of risks in force ..... 83,874,749 66

AGENTS WANTED. Apply to  
**FAYETTE BROWN, Manager,** - - MONTREAL

**BRITISH AMERICA**  
 ASSURANCE CO.

**FIRE AND MARINE.**

Incorporated 1833.  
 HEAD OFFICE, - - - TORONTO.  
 Cash Capital and Assets, \$1,133,866.52.

BOARD OF DIRECTORS:  
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 A. Myers. Thos. Long. George E. 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, - - - - - 625,000  
**HARRY OUTT,** Secretary. **ABOH. NICOLL,** Marine Underwriter.  
**G. H. McHENRY,** Manager.  
**M. J. E. DROLET,** Agent for City and District of Montreal.

**SHIPPING TAGS**

Having all the machinery necessary for the manufacture of **SHIPPING TAGS,** we would call the attention of Merchants and Manufacturers to our exceptionally **LOW PRICES** in this line at the Journal of Commerce.

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 RANDALL, Esq.,** Vice-President. **C. M. Taylor, Esq.,** Secretary; **John Killee, Esq.,** Inspector.

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

Subscribed Capital.....\$200,000.00  
 Government Deposit..... 20,100.00  
 Losses Promptly Adjusted and Paid.  
**J. 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:  
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**EDWARD J. BARBARO, 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.

Insurance.  
 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. ALAN MACGILLIVRAY, M.P.,** President.  
**HON. G. W. ALLEN,**  
**JOHN L. BLAIRD, Esq.** } Vice-Pres's.  
**WILLIAM McCOABE, F.I.A.,** Eng,  
 Managing Director.  
**CHARLES AULT, M.D.,** Manager Prov. Quebec  
 62 St. James St.

Insurance.  
**IMPERIAL**  
 Fire Insurance Company  
 OF LONDON.

Established in 1803.  
 Subscribed Capital, - - - £1,200,000  
 Cash Assets, more than - - - £1,800,000  
 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.

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 171 St. James Street.