

CARD.

The Fire Insurance Business

heretofore carried on by the undersigned as Commission Agents, at their old Offices, 45 St. Francois Xavier Street, for the Northern and Caledonian Insurance Companies, will continue in favor of the

CALEDONIAN INSURANCE CO.
OF EDINBURGH.

the oldest Scotch Office, founded 1805, and one of the strongest Companies represented in Canada, and our other Insurance connections as **BROKERS AND AGENTS.**

Continuance of all business connections is solicited, and the undersigned beg to acknowledge the support given to them in this department of business during the last twenty-five years.

TAYLOR BROS.,

45 ST. FRANCOIS XAVIER ST., MONTREAL.

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.

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 E. Smith.
Dr. H. Robertson.

THE ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

President, - **ANDREW ROBERTSON, 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. ARCH. NICOLL, Marine Underwriter.

G. H. McHENRY, Manager.

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

Hotel Directory.

Price of admission to this directory is \$10 per annum.

ONTARIO.

PLACE.	NAME.	PROP. OR MGR.
BARRIE.....	Queen's.....	A. W. BROWN
BROCKVILLE..	The St. Lawrence Hall	Amos Robinson
CARLETON PLACE..	Mississippi..	W. McIlquham
DUNDAS.....	The Elgin.....	.....
GALT.....	The Queen's.....	G. Lowell
GANANOQUE ..	Gamble's Hotel..	A. M. Gamble
HAMILTON	The Royal.....	Hood Bros.
KINGSTON, The	British America, J. E. Dunham	.....
LONDON.....	The Tecumseh.....	C. W. Davis
OTTAWA..	The Russell..	Kenly & St. Jacques
TORONTO...The	Queen's... McGaw & Winnett	.....
PERTH	Hick's House....	John Wilson

QUEBEC.

MONTREAL, The	St. Lawrence Hall, Hy. Hogan	.....
" ..	The Windsor Hotel....	C. Swett
" ..	The Balmoral.....	S. V. Woodruff
QUEBEC.....	The Russell.....	W. Russell
THREE RIVERS ..	St. James... F. X. Panneton	.....

NOVA SCOTIA.

HALIFAX....	The Halifax... L. Heaslein & Sons	.....
NEW BRUNSWICK.	.....	.....
ST. JOHN.....	Victoria... D. W. McCormack	.....
"	New Victoria... J. L. McCoskery	.....

THE

BELL TELEPHONE CO.
OF CANADA.

Incorporated by Act of Parliament, 1880.

President, - - - - - ANDREW ROBERTSON
Vice-President and Man. Director, - - - - - C. F. SISE
Secretary-Treasurer, - - - - - C. P. SCLATER

This Company is now prepared to furnish Telephone Exchange facilities to Cities or Towns at reasonable rates, and to connect Cities and Towns with each other for Telephonic communication; also to build Private Lines, connecting Mills, Offices, Dwellings or other points which parties may desire to connect by Telephone.—For particulars address

The Bell Telephone Company of Canada—Montreal.

Insurance.

HON. J. J. C. ABBOTT, Q. C., P. C., - PRESIDENT
ANDREW ALLAN (Allan Line R. M. Steamships), - - - - - VICE-PRESIDENT
GERALD E. HART, - - - - - 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.

PROVIDENT
SAVINGS LIFE ASSURANCE SOCIETY
OF NEW YORK.

Cash Assets, - \$280 to each \$100 of Liabilities.
SHEPPARD HOMANS, President.
WM. E. STEVENS, Secretary.
A. H. MATSON, General Manager for Canada, 37 Yonge Street, Toronto.
R. J. LOGAN, General Agent, - - - - - Montreal,
Office—Imperial Buildings.

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.

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.—**JOURNAL OF COMMERCE.**

Insurance.

QUEEN
INS. CO.

H. J. MUDGE, - - Chief Agent.

IMPERIAL

Fire Insurance Com'v of London.

Offices TO LET in their new building, Place d'Armes, next Bank of Montreal, suitable for Banks, Insurance Companies, Merchants, Brokers, Professional Men and others. Will be fitted up to suit.

Occupancy 1st May, 1889.

Apply at 6 Hospital Street,

W. H. RINTOUL, Res. Scot'y.

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 *ninety thousand losses* and has *costed but eleven claims* as law in 18 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, moreover, the only Company whose capital and funds are *solely* applicable to Accident Insurance.

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