

**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 ROMANS' 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, \$1,133,866.52.

**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, - - - - - 708,328  
Income, 1885, - - - - - 517,378

**HARRY CUTT,** Secretary. **AROH. 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. McLlquham
DUNDAS.....	The Elgin.....	
GALT.....	The Queen's.....	C. 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. Hesslein & 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. SIZS**  
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.**

**HENRY LYMAN,** (Lyman Sons & Co., Montreal & Toronto), PRESIDENT.  
**ANDREW ALLAN,** (Allan Line R. M. Steamships), VICE-PRESIDENT.  
**GERALD E. HART,** Genl. Manager.

**Citizens Insurance Co.**

**OF CANADA.**

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

Head Office, 179 St. James St., Montreal.

**FIRE, LIFE, ACCIDENT**  
Business Transacted.

Only Company issuing negotiable

**ENDOWMENT COUPON BONDS**

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

A RELIABLE CANADIAN COMPANY.  
AMPLE SECURITY. PROMPT PAYMENTS.

**SCIENTIFIC AMERICAN**  
ESTABLISHED 1845.

Is the oldest and most popular scientific and mechanical paper published and has the largest circulation of any paper of its class in the world. Fully illustrated. Best class of Wood Engravings. Published weekly. Send for specimen copy. Price \$3 a year. Four months' trial, \$1. MUNN & CO., PUBLISHERS, 361 Broadway, N.Y.

**ARCHITECTS & BUILDERS**  
A Edition of Scientific American.

A great success. Each issue contains colored lithographic plates of country and city residences or public buildings. Numerous engravings and full plans and specifications for the use of such as contemplate building. Price \$2.50 a year, 25 cts. a copy. MUNN & CO., PUBLISHERS.

**PATENTS**

may be secured by applying to MUNN & CO., who have had over 40 years' experience and have made over 100,000 applications for American and Foreign patents. Send for Handbook. Correspondence strictly confidential.

**TRADE MARKS.**

In case your mark is not registered in the Patent Office, apply to MUNN & CO. and procure immediate protection. Send for Handbook.

**COPYRIGHTS** for books, charts, maps, etc., quickly procured. Address  
**MUNN & CO., Patent Solicitors.**  
GENERAL OFFICE: 361 BROADWAY, N. Y.

**Insurance.**

**QUEEN**  
**INS. CO.**

H. J. MUDGE, - - Chief Agent.

**IMPERIAL**

Fire Insurance Com'y of London.

Offices 10 LEI 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. Sect'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 nineteen thousand losses and has contested 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, moreover, the only Company whose capital and funds are solely applicable to Accident Insurance.

Get your Job Printing done at the  
"Journal of Commerce" Office