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**CALEDONIAN INSURANCE CO'Y**  
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 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.

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Agents wanted in all unrepresented districts.

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**BRITISH AMERICA**  
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**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.  
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**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, - - - - - 746,000  
 Income, 1888, - - - - - 625,000

HARRY OUTT, Secretary. ABOE. 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 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, - - - - - \$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.

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 SIR A. T. GALT, C.M., M.G.

G. F. O. SMITH, Resident Secretary.

Medical Referee—D. C. MACGILLIVRAY, Esq., M.D.  
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 WILLIAM SMITH, - - - - - Secretary-Treasurer

**Citizens Insurance Co.**  
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Established 1864. Capital, \$1,009,800.  
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 Only Company issuing negotiable ENDOWMENT COUPON BONDS

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

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 AMPLE SECURITY. PROMPT PAYMENTS.

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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.

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 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. BLAINE, 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 *ninety thousand losses* and has *settled but eleven claims* at 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 *fully* applicable to Accident Insurance.

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