

**BOARD.**

**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, - **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 OULT,** Secretary. **ARCH. 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 1865. Head Office, Waterloo, Ont.

Total Assets, Jan. 31, '90, \$264,549.00

**CHARLES HENRY, 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.

CANADA BOARD OF DIRECTORS:

**HON. HENRY STARNES,** Chairman.  
**EDWARD J. BARBAR,** Esq.  
**WENTWORTH J. BOEHMAN,** Esq.  
**SIR A. T. GALT, C.M., M.G.**  
**G. F. O. SMITH,** Resident Secretary.  
Medical Referee—**D. C. MACGILLUM, Esq., M.D.**  
Standing Counsel—**Geo. B. GRAMP, Esq.**  
HEAD OFFICE, CANADA BRANCH: MONTREAL.

**FOR SALE PCHEA.**

**ONE Universal Job Press**

**JOURNAL OF COMMERCE,**

171 & 173 St. James St., opp. St. John 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. ALAN MACKENZIE, M.P.,** President.  
**HON. G. W. ALLEN,** } Vice-Pres's.  
**JOHN L. BEAUBIEN, 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 1808.  
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 nineteen 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 solely applicable to Accident Insurance.

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