

Insurance.

**THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.**

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

**HEAD OFFICE:**

**260 ST. JAMES STREET, MONTREAL.**

President, Vice-President  
Sir A. T. GALT. HON. JAMES FERRIER.  
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 two thousand losses and has NEVER contested a claim at law. 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.

**Legal.**

**Toronto.**

**JONES, MACKENZIE & LEONARD,**  
BARRISTERS & SOLICITORS,  
Canada Permanent Chambers, Toronto.  
CLARKSON JONES. BEVERLEY JONES\*.  
GEO. A. MACKENZIE. C. J. LEONARD.

*English Agent,*

JONAS AP JONES, 99 Cannon Street, London.  
\*A Com'r for N. Y., Illinois and other States.

**Walkerton, Ont.**

**A. B. KLEIN,**  
BARRISTER, SOLICITOR, NOTARY, &c.  
Walkerton, County Town of Bruce Co., Ont.

**Waterloo, P.Q.**

**JOHN P. NOYES, Q. C.**  
ADVOCATE, WATERLOO, P. Q.

**Woodstock, N.B.**

**APPLEBY & COURSER,** Barristers and Attorneys at Law, Notaries, &c. Woodstock, N.B.  
Special attention given to collections.

**Windsor, N.S.**

**W. H. & A. BLANCHARD,**  
Solicitors, Accountants and Notaries Public.

**Wingham, Ont.**

**J. A. MORTON,**  
Barrister, Attorney, Solicitor in Chancery, Notary Public, Conveyancer, &c.  
Special attention to mercantile collections.

**Winnipeg, Man.**

**ROSS, KILLAM & HAGGART,** BARRISTERS,  
REAL ESTATE BOUGHT AND SOLD

**Woodstock, Ont.**

**BEARD & NELLIS,** Barristers, &c., Offices in the Oxford Permanent Building Society's Building.

**A. V. MCLENEGHAN,**  
BARRISTER & ATTORNEY-AT-LAW,  
Solicitor in Chancery, Conveyancer, Etc., Etc.  
OFFICE:—Immediately West of American Express Office.

**Yarmouth, N.S.**

**THOS. B. FLINT, LL.B.,**  
BARRISTER and ATTORNEY-AT-LAW.

Insurance.

**RATES REDUCED. THE STANDARD LIFE**

Assurance Co.'y. Estab. 1825.

HEAD OFFICE:

EDINBURGH, Scot., and MONTREAL, Canada.  
Total Risks ..... over \$90,000,000  
Invested Funds ..... " 26,000,000  
Annual Income ..... about 4,000,000  
or over \$10,000 a day.  
Claims paid in Canada ..... over \$1,200,000  
Investments in Canada ..... over 1,000,000  
Total amount paid in Claims during the last 8 years, over Fifteen Millions of Dollars, or about \$5,000 a day.

W. M. RAMSAY, Manager, Can.

Established 1803.

**IMPERIAL Fire Insurance Comp'y OF LONDON.**

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS., Agents.

Subscribed Capital, . . . £1,800,000 Stg.  
Paid-up Capital, . . . £700,000 Stg.  
ASSETS, . . . . . £2,222,522 St

**QUEEN**

INSURANCE CO.

OF ENGLAND.

**FIRE AND LIFE.**

Capital, . . . . . £2,000,000 Stg.  
INVESTED FUNDS ..... £860,818.

FORBES & MUDGE,

Montreal,  
Chief Agents in Canada.

**SOVEREIGN**

*Fire Insurance Company*

OF CANADA.

CAPITAL, . . . . . \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.

Vice-President for P.Q.—Hon. J. H. BELLEROSE.

F. A. BALL, Manager.

Insurance effected at reasonable rates.

**NOTICE.**

**Anchor Insurance Company.**

The annual meeting of the above Company will be held at the offices of the Company, Nos. 22, 24, 26, Church Street, Toronto, on Friday, the 30th day of March next, at the hour of one o'clock in the afternoon for the purpose of electing Directors for the ensuing year and for the transaction of other business.

By order of the Board,  
HUGH SCOTT,  
Secretary.

Toronto, Feb. 27th., 1882.

Insurance.

**Plate Glass Fronts Insured AGAINST BREAKAGE, AND Immediate Replacement**

Furnished when Broken.  
DOMINION PLATE GLASS INS. COY,  
A. RAMSAY & SON,  
10 INSPECTOR ST.



*Intercolonial Railway*

1882. Winter Arrangement. 1882 3.

Commencing 4th Dec., 1882,  
THROUGH EXPRESS PASSENGER TRAINS  
run DAILY (Sunday excepted) as follows:

Leave Point Levi.....	8.10 a.m.
Arrive Riviere du Loup.....	12.55 p.m.
" Trois Pistoles.....	2.05 "
" Rimouki.....	5.39 "
" Campbellton.....	8.35 "
" Dalhousie.....	9.15 "
" Bathurst.....	11.17 "
" Newcastle.....	12.52 a.m.
" Moncton.....	4.00 "
" St. John.....	7.30 "
" Halifax.....	12.40 p.m.

This Train connects at Chaudiere Curve with the Grand Trunk Train leaving Montreal at 10 p.m. The trains to Halifax and St. John run through to their destination on Sunday. The trains leaving Halifax at 2.45 p.m. and St. John at 7.25 p.m., and which reach Montreal at 6.05 a.m., by connecting at Chaudiere Curve with the Grand Trunk train at 9.20 p.m., remain at Campbellton over Sunday. The Pullman Car leaving Montreal on Monday, Wednesday and Friday runs through to Halifax, and the one leaving on Tuesday, Thursday and Saturday to St. John.

For Tickets and all information in regard to Passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON,  
Eastern Freight and Passenger Agent,  
186 St. James Street,  
(Opposite St. Lawrence Hall),  
Montreal.

D. POTTINGER, Chief Superintendent.  
Moncton, N.B., 28th November, 1882.

**THE JOURNAL OF COMMERCE**  
*FINANCE AND INSURANCE REVIEW.*

DEVOTED TO

Commerce, Finance, Insurance, Railways,  
Manufacturing, Mining and Joint  
Stock Enterprises.

Issued every Friday Morning.

**SUBSCRIPTION**

Montreal Subscribers - - -	\$3 a year
Other Canadian Subscribers - -	2 "
British " " " " " "	10s. stg
American " " " " " "	\$3 U.S. cy
Single copies - - - - -	10 cents each

Office: Exchange Bank Building,  
102 ST. FRANCOIS XAVIER STREET,  
Corner of Notre Dame St., Montreal.

M. S. FOLEY, Editor and Proprietor.  
We do not undertake to return unused manuscripts.