

Insurance.

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.

G. BANKS, Assistant Manager.

Insurance effected at reasonable rates.

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 1808.

IMPERIAL

Fire Insurance Comp'y

OF LONDON.

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street

RINTOUL BROS., Agents.

Subscribed Capital, - \$1,600,000 Stg

Paid-up Capital, - \$700,000 Stg.

ASSETS, £2,222,552 Stg.

Legal.

(For Assignees, Accountants, &c., see other page.)

A. V. McCLENNAGHAN,

BARRISTER AND ATTORNEY-AT-LAW,

Solicitor in Chancery, Conveyancer, etc.

Money to Loan.

Yarmouth, N.S.

THOS. B. FLINT, LL.B.,

BARRISTER AND ATTORNEY-AT-LAW

The North American
MUTUAL LIFE INSURANCE CO.

(Incorporated by Dominion Parliament.)

Guarantee Fund.....\$100,000.

Deposited with Government....\$50,000.

Head Office—Temple Chambers, No. 23
Toronto St., Toronto.

Hon. ALEX. MACKENZIE, M.P., President.

Hon. ALEX. MORRIS, M.P.P., Vice-President.

WM. McCABE, F.I.A., Managing Director.

In Mutual Branch all Profits Accrue to
the Assured, to whom they Legiti-
mately belong, being the only
plan which gives insu-
rance at net cost.

Perfect safety with moderate premiums.
Mutual policy-holders free by charter from all
liability other than the voluntary payment of premiums.

Industrial Insurance Adapted to all Classes.

From the poorest to the richest, from the child to
the Man of 60.

Premiums from \$2 to \$10 a year, or from 5 to 25
cents per week.

Dues collected at the homes of members.
Policies paid immediately upon proof of death, thus
providing for necessary expenditures in the hour of
pressing need.

A grave objection to Life Insurance in the past has
been that it was beyond the reach of persons of small
means.

Although they have needed it most, they have been
debarred from its Benefits.

No life is so valuable to the family as that of the
Father or Mother, upon whose daily labour it depends
for support.

When death invades the family circle, it frequently
happens that there is not money enough for decent
burial.

Companies in general have declined to insure
children, to issue policies for less than \$1,000, or to
accept dues oftener than once in three months.

This Company meets these objections (1) by insur-
ing children to the extent of \$60, (2) by issuing policies
by adults for small sums, not exceeding \$500, and (3)
to providing insurance at a cost as low as five cents
per week.

Every member of the family can be insured—father,
mother, brothers, sisters, down to the child of two
years old.

No time or trouble is exacted in paying dues, as
collectors call at the house regularly each week.

The dues on a policy once issued never increases on
account of advancing years; but in the case of children
the insurance money increases up to age 12 without
increase of dues.

Special attention is invited to this Company's
Industrial policies for sums of \$100 to \$500, by yearly
and half-yearly premiums, and correspondence is
requested from medical gentlemen, local agents and
others willing to co-operate in placing such advan-
tages within the reach of all.

While this plan is valuable to the person of small
means, it is none the less so to the person better off.
Upon the death of the husband, the little money he
may happen to have in his pocket is frequently all
the wife has for immediate support. If he has funds
in bank, a delay occurs in taking out letters of
administration or executorship. If there be debts
due him, they have to be collected, compromised or
lost. If he has ordinary life insurance policies, pay-
ment must be awaited for two or three months from
the filing of the proofs; but under this Company's
plan of paying within twenty-four hours, the wife
and family are immediately placed in funds, without
borrowing, delay or trouble.

All needed explanations will be cheerfully furnished
upon application to

F. C. IRELAND,

Manager Prov. Que.,

353 Notre Dame Street, Montreal.

J. A. DEVINE,

Agent for Montreal.

February 17.

Q. M. O. & O. RAILWAY.

Trains run as follows:

| | MAIL. | EXPRESS. |
|----------------------------------------|------------|-------------------------|
| Leave Hochelaga for Hull, | 8.30 a.m. | 5.15 p.m. |
| Arrive at Hull..... | 12.40 p.m. | 9.45 p.m. |
| Leave Hull for Hochelaga, | 8.20 a.m. | 5.05 p.m. |
| Arrive at Hochelaga..... | 12.30 p.m. | 9.15 p.m. |
| Night | | |
| Leave Hochelaga for Que- bec..... | 3.00 p.m. | Passenger 10.00 p.m. |
| Arrive at Quebec..... | 9.00 p.m. | 6.30 a.m. |
| Leave Quebec for Hoche- laga..... | 10.40 a.m. | 9.30 p.m. |
| Arrive at Hochelaga..... | 12.30 p.m. | 9.15 p.m. |
| Arrive at Hochelaga..... | 4.45 p.m. | 6.30 a.m. |
| Leave Hochelaga for St. Jerome..... | Mixed | Mixed. |
| Arrive at St. Jerome..... | 5.30 p.m. | ----- |
| Leave St. Jerome for Hochelaga..... | 7.15 p.m. | ----- |
| Arrive at Hochelaga..... | ----- | 6.45 a.m. |
| Arrive at Hochelaga..... | ----- | 9.00 a.m. |

(Local between Hull and Aylmer.
Trains leave Mile-End Station Seven
Minutes Later.)

Magnificent Palace Cars on all
Passenger Trains, and Elegant Sleeping
Cars on Night Trains.

Train and from Ottawa connect
with Trns to and from Quebec.

All Trains Run by Montreal Time.

GENERAL OFFICE, 13 Place
d'Armes Square.

TICKET OFFICE, 202 St. James
Street.

L. A. SENÉCAL, Gen'l Sup't

Sunday Trains leave
Montreal and Quebec at
4.00 P.M.

Intercolonial Railway.

1880—Winter Arrangement—1881.

Commencing 29th Nov., 1880.

THROUGH EXPRESS PASSENGER TRAINS
run DAILY (Sunday excepted) as follows:

| | |
|---------------------------|------------|
| Leave Point Levi..... | 8.10 a.m. |
| Arrive River du Loup..... | 12.50 p.m. |
| " Trois Pistoles..... | 2.00 " |
| " Rimouski..... | 3.45 " |
| " Campbellton..... | 8.32 " |
| " Bathurst..... | 9.8 " |
| " Newcastle..... | 11.12 " |
| " Moncton..... | 12.54 a.m. |
| " St. John..... | 4.00 " |
| " Halifax..... | 7.30 " |

These Trains connect at Chaudiere Curve with the
Grand Trunk Trains leaving Montreal at 10 o'clock 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 6.00
a.m., by connecting at Chaudiere Curve with Grand
Trunk train leaving at 7.55 p.m. remain at Campbell-
ton over Sunday.

The Pullman Car leaving Montreal on Monday,
Wednesday and Friday runs through to Halifax, and
that leaving on Tuesday, Thursday and Saturday to
St. John.

For information in regard to passenger fares, tick-
ets, rates of freight, train arrangements, &c.

Apply to G. W. ROBINSON, Agent,
120 St. Francois Xavier Street,
(Old Post Office Building),
Montreal.

D. POTTINGER,
Chief Superintendent,
Moncton, N.B., Nov. 24, 1880.

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Finance and Insurance Review.

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