

**FIRE INSURANCE AT CURRENT RATES.**  
Prompt settlement guaranteed by the history of the  
**CALEDONIAN INSURANCE CO'Y**  
OF EDINBURGH.

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.  
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, DAVID DEXTER,  
General Agent, Montreal, Managing Director.

**WORTH KNOWING**

"It is the safest and fairest Policy I have ever seen," was the remark made by a prominent representative of one of the largest and best American Life Insurance Companies when he had carefully examined the ordinary Life Policy of The Temperance and General Life Assurance Co.

This is the only policy offered to the Canadian public that can neither lapse nor expire, as to its paid-up value, till death ensues, after three annual premiums have been paid on it.  
HEAD OFFICE, - 22 to 28 King St. West, - TORONTO  
HON G. W. ROSS, LL.D., - - - - - President,  
HON S. H. BLAKE, Q. C., - - - - - } Vice-Presidents.  
ROBT McLEAN, Esq., - - - - - }  
H. SUTHERLAND, - - - - - Manager  
Correspondence solicited. Agents wanted.

**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 OUTT, Secretary. ARCH. NICOLL, Marine Underwriter.  
G. H. McHENRY, Manager.  
M. J. R. DROLET, Agent for City and District of Montreal.

**THE DOMINION LIFE ASSURANCE CO.**

HEAD OFFICE, - - - WATERLOO, ONT.  
Authorized Capital, - - \$1,000,000 | Dom. G-v-t Deposit - - \$50,000  
Subscribed Capital, - - 250,000 | Paid-up Capital, - - 62,500  
JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.  
THOMAS HILLIARD, Managing Director.  
Our Policy is a straight promise to pay—like a bank draft, almost unconditional. No restriction on travel or occupation. Is nonforfeitable after two or three years—even for failure to pay renewals. Remains in full force till the value is exhausted. It provides a legacy certain, instead of a law suit possible. There are three classes—Abstainers, General and Women—giving each in profit the true benefit of its own longevity. RATES compare favorably with any in the world. Choice of all sound plans of assurance offered, no other. Extension of Agencies in the Maritime Provinces contemplated. Correspondence solicited.  
THOS. HILLIARD, Man. Director.

**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, - - - - - £40,833,724  
Funds invested in Canada, over - 1,000,000  
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. BARBARO, Esq.  
WENTWORTH J. BUCHANAN, Esq.  
ANDREW FREDERICK GAULT, Esq.  
G. F. O. SMITH, Resident Secretary.  
Medical Referee—D. C. MACCALLUM, Esq., M.D.  
Standing Counsel—Geo. D. CRAMP, Esq.  
HEAD OFFICE, CANADA BRANCH:  
MONTREAL.

**Insurance.**  
ESTABLISHED 1864.  
**CITIZENS**  
Insurance Company  
OF CANADA.  
FIRE. ACCIDENT.  
Total Assets, including Capital at Call, the whole of which is available for the protection of the Policy-holders - - - - - \$1,328,131  
HEAD OFFICE—The Company's Building,  
181 St. James St., MONTREAL  
DIRECTORS AND OFFICERS:  
HON. J. J. C. ABBOTT, P. G., Q. C., - PRESIDENT  
ANDREW ALLAN, VICE-PRESIDENT.  
C. D. Proctor, A Desjardins, M.P. Arthur Prevost  
J. O Gravel, H. Moutagu Allan.  
E. P. HEATON, WM. SMITH,  
Gen. Man, Sec.-Treas.

**NORTH AMERICAN LIFE**  
ASSURANCE COMPANY.  
Head Office, - - - - - TORONTO.  
Guarantee Fund, - - - - - \$300,000  
Deposit with Government, 50,000  
HON. ALEX. MACKENZIE, M.P., President.  
HON. G. W. ALLEN, JOHN. L. BLAIR, Esq. } Vice-Pres's.  
WILLIAM McOABB, F.I.A., Eng.,  
Managing Director.  
CHARLES AULT, M.D., Manager Prov. Quebec  
62 St. James St.

**Insurance.**  
**IMPERIAL**  
Fire Insurance Company  
OF LONDON.  
Established in 1803.  
Subscribed Capital, - - - - - £1,200,000  
Cash Assets, more than - - - - - £1,800,000  
107 St. James Street.  
E. D. LACY,  
Resident Manager for Canada

**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. & Sec-Treas  
Agents wanted in unrepresented Districts.

**BOOKBINDING**  
— AND —  
**JOB PRINTING**  
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171 St. James Street