

## Insurance.

**THE ACCIDENT  
INSURANCE COMPANY**

OF CANADA.

*Incorporated by Dominion Parliament, A.D., 1872*

Authorized Capital, . . \$500,000.

**HEAD OFFICE, MONTREAL.**President, Vice-President,  
Sir A. T. GALT. JOHN RANKIN, Esq.,

MANAGER.

**EDWARD RAWLINGS.****THE ACCIDENT**

Is the only Purely Accident Insurance Company in Canada; its business is more than twice that transacted by all the other Canadian Companies combined; it has never contested a claim at law, and is the only Canadian Company which has made the *Deposit with Government* for the special transaction of Accident Insurance in the Dominion.

**RATES REDUCED.****THE STANDARD LIFE**

Assurance Co'y. Estab. 1825.

HEAD OFFICE:

EDINBURGH, Scot., and MONTREAL, Canada.

Total Risks.....over \$20,000,000  
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, - \$1,600,000 Stg

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

ASSETS, . . . . \$2,222,552 Stg.

## Insurance.

**QUEEN**

INSURANCE CO.

OF ENGLAND.

**FIRE AND LIFE.**

Capital, . . . . \$2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES &amp; 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.

**Legal.**

Windsor, N.S.

W. H. &amp; 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.

Woodstock, Ont.

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

THE  
JOURNAL OF  
COMMERCE  
FINANCE AND INSURANCE REVIEW

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M. E. FOLEY, Managing Editor and Proprietor.

**Q. M. O. & O. RAILWAY.**

CHANGE OF TIME.

COMMENCING ON

Monday, January 2nd, 1882,

Trains will run as follows:

	MIXED.	MAIL.	EXPRESS.
Leave Hochelaga for Ottawa.....	P.M. 8 20	A.M. 8 30	P.M. 6 00
Arrive at Ottawa.....	A.M. 7 55	P.M. 1 20	P.M. 9 50
Leave Ottawa for Hochelaga.....	P.M. 10 00	A.M. 8 10	P.M. 4 55
Arrive at Hochelaga.....	A.M. 9 45	P.M. 1 00	P.M. 9 45
Leave Hochelaga for Quebec.....	P.M. 8 40	A.M. 8 30	P.M. 10 00
Arrive at Quebec.....	P.M. 8 00	A.M. 9 50	P.M. 6 30
Leave Quebec for Hochelaga.....	P.M. 5 30	A.M. 10 00	P.M. 10 00
Arrive at Hochelaga.....	A.M. 7 30	P.M. 4 50	P.M. 6 30
Leave Hochelaga for St. Jerome.....	P.M. 6 00		
Arrive at St. Jerome.....	P.M. 7 45		
Leave St. Jerome for Hochelaga.....	A.M. 6 45		
Arrive at Hochelaga.....	P.M. 9 00		
Leave Hochelaga for Joliette.....	P.M. 5 15		
Arrive at Joliette.....	P.M. 7 40		
Leave Joliette for Hochelaga.....	A.M. 6 20		
Arrive at Hochelaga.....	P.M. 8 50		

(Local Trains between Aylmer, Hull and Ottawa.)  
Trains leave Mile-End Station Ten Minutes Later than Hochelaga.

Magnificent Palace Cars on all Passenger Day  
Trains and Sleeping Cars on Night Trains  
Trains to and from Ottawa connect with Trains to and from Quebec.

Sunday Trains leave Montreal and Quebec at 4 p.m.  
All Trains run by Montreal Time.

GENERAL OFFICES—13 PLACE D'ARMES.

TICKET OFFICES:

13 Place d'Armes, } MONTREAL.

202 St. James Street, }

Opposite St. Louis Hotel, QUEBEC.

Opposite Russell House, OTTAWA.

L. A. SENECAU, Gen'l Supt.

**Intercolonial Railway.**

1881. Winter Arrangements. 1882.

Commencing—21st Nov., 1881.

**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 "
" Rimouski.....	8.49 "
" Campbellton.....	8.35 "
" Dalhousie.....	9.15 "
" Bathurst.....	11.17 "
" Newcastle.....	12.52 a.m.
" Moncton.....	4.00 "
" St. John.....	7.30 "
" Halifax.....	12.00 p.m.

This Train connects at Chaudiere Curve with the  
Grand Trunk Train, leaving Montreal at 10.00 p.m.

The trains to Halifax and St. John run through  
to their destinations 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 the Grand  
Trunk train at 8.10 p.m., remain at Campbellton over  
Sunday.

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

G. W. ROBINSON,  
Eastern Freight and Passenger Agent,  
120 St. Francois Xavier Street,  
(Old Post Office Building),  
Montreal.

D. POTTINGER, Chief Superintendent.

Moncton, N.B., 15th November, 1881.