

**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 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.

**THE Mutual Life Insurance Co.**  
 OF NEW YORK.

RICHARD A. MCGURDY, - - - - - President.

ASSETS OVER \$136,000,000.00.

The Largest and Best Life Insurance Company in the World.

The New Business of the Mutual Life Insurance Company in 1889 Exceeded \$15,000,000.

Its Business shows the Greatest Comparative Gain made by any Company during the past year, including.

|                                 |                 |
|---------------------------------|-----------------|
| A gain in assets of .....       | \$10,819,174 46 |
| A gain in income of .....       | 4,903,047 10    |
| A gain in new premiums of ..... | 1,894,666 90    |
| A gain in surplus .....         | 1,717,144 81    |
| A gain in new business of ..... | 48,88,322 05    |
| A gain of risks in force .....  | 83,8,4,749 56   |

AGENTS WANTED. Apply to

FAYETTE BROWN, Manager, - - MONTREAL

**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, - - - - - 746,000  
 Income, 1888, - - - - - 626,000

HARRY OUITT, Secretary. ARCH. NICOLL, Marine Underwriter.

G. H. MCHENRY, Manager.

M. J. B. DROLET, Agent for City and District of Montreal.

**SHIPPING TAGS**

Having all the machinery necessary for the manufacture of SHIPPING TAGS, we would call the attention of Merchants and Manufacturers to our exceptionally LOW PRICES in this line at the Journal of Commerce.

**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.  
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 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. B. 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. Montagu 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. ALAN MACGREGOR, M.P., President.

HON. G. W. ALLEN, JOHN L. BLAIR, Esq. } Vice-Pres's.

WILLIAM MCCABE, 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-Presidents.

JOHN STEPHENSON, -Man. & Sec-Treas

Agents wanted in unrepresented Districts.

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- AND -

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171 St. James Street.