

**Insurance.**

**BRITISH AND FOREIGN  
Marine Insurance Company,  
OF LIVERPOOL.**

Security to Policy-Holders, \$7,669,400.

**TO IMPORTERS.**

The BRITISH AND FOREIGN MARINE INSURANCE COMPANY issues Open Policies covering imports to any amount, via regular lines, from all parts of the world.

THE OPEN POLICY covers all shipments, so that the holder is absolutely free from an chance of oversight or neglect.

LOSSES are settled in Canada with promptness and liberality, saving great delay and correspondence contingent upon having to send claims to England

RATES will be found to compare favorably with ordinary policies issued in England.

THE COMPANY is one of the strongest and best known in Great Britain.

LIVE STOCK exporters will also find it to their advantage to communicate with us.

**SCOTT & WALMSLEY,**  
UNDERWRITERS,

No. 24 Church Street, - - TORONTO.

**GORE DISTRICT  
Fire Insurance Company.**

HEAD OFFICE, - - - - GALT, ONT.

Established 1836.

PRESIDENT, Hon. JAMES YOUNG, M.P.P.  
VICE-PRESIDENT, A. WARNOCK, Esq.  
MANAGER, - - - - - R. S. STRONG.

**MUTUAL**

**FIRE INSURANCE COMP'Y  
of the County of Wellington.**

Business done exclusively on the Premium Note system.

F. W. STONE, CHAS DAVIDSON,  
President Secretary.  
HEAD OFFICE, - - - - GUELPH, ONT.

**Agents' Directory.**

I. B. TACKABERRY, Auctioneer, Broker, Valuator, and Real Estate Agent. Established in 1867. Commodious premises, No. 29 Sparks Street, opposite the Russell, OTTAWA, Ont. Money advanced on consignments.

GEORGE F. JEWELL, F.C.A., Public Accountant and Auditor. Office, No. 3 Odd Fellows' Hall, Dundas Street, London, Ont.

R. C. W. MACCUAIG, Licensed Auctioneer, Broker, General Insurance, Passenger and Real Estate Agent, 58 Sparks Street, Ottawa.

TROUT & JAY, Agents for Royal Canadian; Lancashire; Canada Fire and Marine & Sovereign Fire; also the Confederation Life Insurance Cos.; Canada Per. Build. & Sav. Soc.; London and Canadian Loan and Agency Co., Meaford.

DONALDSON & MILNE, Collecting Attorneys, Assignees in Trust, Accountants, Estate and General Agents, 3 Wellington Street East, Toronto. Special attention given to investigating flow and Unsatisfactory Accounts, obtaining security for same and Managing Insolvent Estates; also Auditing Bank, Insurance, Loan Society and Mercantile Books.

The Oldest Canadian Fire Insurance Comp'y.

**QUEBEC  
FIRE ASSURANCE CO'Y**

ESTABLISHED 1818.

Government Deposit, - - - - \$75,000

Agents—St. John, N.B., THOMAS A. TEMPLE.  
Halifax, N.S., GEO. M. GREER.  
Montreal, THOS. SIMPSON.  
Toronto, Ontario General Agency,  
GEO. J. PYKE, General Agent.

**PHENIX**

**FIRE INSURANCE COMPANY of LONDON.**

ESTABLISHED IN 1782.

Agency established in Canada in 1804. Unlimited liability of all the Stockholders, and large Reserve Funds. Moderate rates of premium.

GILLESPIE, MOFFATT & CO.,  
General Agents for Canada,  
12 St. Sacrament St., Montreal.

ROBT. W. TYRE, Manager.

**Watertown Agricultural Insurance  
COMPANY.**

Of Watertown, New York. Organized 1853.  
NET ASSETS, \$1,650,057. LOSSES PAID, \$3,725,262.  
\$100,000 deposited with Government for exclusive protection of Policy-holders in Canada.  
Insures only Residences and Farm Property, and has never yet lost over \$5,000 by any one fire.  
Insures against damage by lightning whether fire ensues or not, and insures live stock against being killed by lightning in the field. The largest and strongest Residence Insurance Company in the world.  
R. F. WILLIAMS, City Agent.  
And J. FLYNN, Gen. Agent,  
26 Victoria Street, Arcade Building, TORONTO.

**Railways.**

**THE  
Intercolonial Railway  
OF CANADA.**

The Royal Mail, Passenger and Freight Route between

**Canada & Great Britain**

And DIRECT ROUTE between

**The West and All Points**

On the LOWER ST. LAWRENCE and BAIE DES CHALEURS, also NEW BRUNSWICK, NOVA SCOTIA, PRINCE EDWARD ISLAND, CAPE BRETON, NEW-FOUNDLAND, BERMUDA and JAMAICA.

New and Elegant Pullman Buffet Sleeping and Day Cars run on Through Express Trains.

Passengers for Great Britain or the Continent, by leaving Toronto by at 8.30 A.M. Train, Thursday, will join outward Mail Steamer at Halifax, Saturday A.M.

Superior Elevator, Warehouse and Dock accommodation at Halifax, for shipment of Grain and general Merchandise.

Years of experience have proved the Intercolonial in connection with Steamship Lines, to and from London, Liverpool and Glasgow to Halifax, to be the quickest Freight route between Canada and Great Britain.

Information as to Passenger and Freight rates can be had on application to

ROBERT B. MOODIE,  
Western Freight and Passenger Agent,  
83 Rossin House Block, York St., Toronto

D. POTTINGER,  
Chief Superintendent.  
Railway Office, Moncton, N.B., 13th Nov., 1885.

**GUARDIAN**

**Fire and Life Assurance Company,  
OF LONDON, ENGLAND.**

Established 1821.

Capital, .. .. . \$10,000,000  
Invested Funds, .. .. . 19,000,000  
Dominion Deposit, .. .. . 107,176

Gen. Agents for { ROBT. SIMMS & CO. } Montreal.  
Canada, { GEO. DENHOLM, }  
Toronto—HENRY D. P. ARMSTRONG, 58 King St East.  
Kingston—R. W. VANDEWATER, Ontario Street.  
Hamilton—GILLESPIE & POWIS, 20 James St. S

**WESTERN  
ASSURANCE COMPANY.**

FIRE AND MARINE. INCORPORATED 1851.

Capital and Assets, .. .. . \$1,688,112 00  
Income for Year ending 31st Dec., 1883, .. .. . 1,001,052 20

HEAD OFFICE, - - - - TORONTO, ONT.

A. M. SMITH, President. J. J. KENNY, Managing Director.  
JAS. BOOMER, Secretary.

**BRITISH AMERICAN  
BUSINESS COLLEGE**

ARCADE, TORONTO,

A SCHOOL THOROUGHLY EQUIPPED FOR BUSINESS TRAINING.

Bookkeeping, Business Penmanship, Arithmetic, Correspondence, Commercial Law, Shorthand, and Typewriting, Thoroughly Taught.

For circulars and information, address

C. O'DEA, Secretary

**ONTARIO BRANCH.**  
Head Office, - - - - Toronto.  
S. F. MAGURN, Gen'l Agent.

**QUEBEC BRANCH.**  
Head Office, - - - - Montreal.  
W. R. OSWALD, Gen'l Agent.

**W.M. ROWLAND, Inspector for Ontario & Quebec.**

**CITY OF LONDON  
FIRE INSURANCE CO. OF LONDON, ENGLAND.**

Chairman: SIR HENRY E. KNIGHT, Alderman, late Lord Mayor.  
General Manager: L. O. PHILLIPS, Esq.

CAPITAL, - - - - - £2,000,000 Stg.

All losses adjusted and paid in the various Branches without reference to England.

Nova Scotia Branch,  
Head Office, - Halifax.  
ALF. SHORTT,  
General Agent.

New Brunswick Branch,  
Head Office, - St. John.  
H. CHUBB & CO.,  
General Agents.

Manitoba Branch,  
Head Office, - Winnipeg.  
G. W. GIRDLESTONE,  
General Agent.