Insurance.



180 St. James St., Montreal. OFFICERS.

.....President

BRANCH OFFICE—Cobourg, Ont. W. T, FISH, General Agent. J. FLYNN, Inspector.

This Company m-kes a specialty of insuring

Farm Property, Private Residences, AND NON-HAZARDOUS PROPERTY,

Against Loss by Fire and Lightning

N. B.—The nominal capital of this Company, with only a percentage paid, is to be reduced to \$250,000, paid up in full.

EDWARD H. GOFF,
Managing Director.

W. B. CAMPBELL, Agent, Toronto-Office: 1 Court St.

ROYAL INSURANCE CO'Y

OF LIVERPOOL & LONDON-FIRE AND LIFE. Liability of Shareholders unlimited.

. \$10.000.000 FUNDS INVESTED..... 12,000,000 ANNUAL INCOME 5,000,000

HEAD OFFICE FOR CANADA-MONTREAL.

Every description of property insured at moderate

rates of premium.

Life Assurances granted in all the most approved form H. L. ROUTH,

W. TATLEY Chief Agents.

F. H. HEWARD, Chief Agent. AGENTS FOR TORONTO, MURDOCH, ROBINS & CO.

THE GORE DISTRICT

INCORPORATED JUNE 18, 1836, Undertakes the Insurance of all descriptions of Property against loss or damage by Fire.

Its operations are, and invariably have been, restricted to the Province of Ontario.

By never permitting its lines of insurance in any lo-cality to exceed a safe limit—by a determination not to compete "for risks at constantly diminishing rates," and by a steady adherence to a sound tariff, it has been en-

TO MEET ITS ENGAGEMENTS

as they have matured; while the cost of insuring with it has ranged from sixteen to twenty cents in the dollar less than what it would have cost in a proprietary company. And similar results may hereafter with confidence he anticipated: for the Company continues to receive that careful attention and cautious management which have characterized its transactions for so many years.

[AS. YOUNG, Esq., M.P., President. ADAM WARNOCK, Esq., Vice-President.

R. S. STRONG, Sec'y & Manager.

CUSTOMS DEPARTMENT.

Ottawa, Sept. 22, 1877.

Authorized discount on American Invoices until furth er notice : 3 per cent.

> JAMES JOHNSTON, Commissioner of Customs.

Agents' Birectory.

HARRY BLACK, Official Assignee, Accountant, Fire, Life and Accident Insurance Agent. Chat-

J. NATTRASS, Fire, Life, Marine, Accident Ins.
First Class Co.'s only. Steamship and Railway
Ticket Agent. 373 Richmond St., London.

THOMAS ATKINSON represents the British America Assurance, Lancashire, Western, Royal Canadian, and Isolated Risk. Address Box 176 P.O., Newmarket, Ont.

LORTIE, Public Accountant, Financial Agent and Commission Merchant, 51 Richelieu Block, Dalhousie Street, Quebec.

DANIEL STEWART, Aylmer, Ont. Banking and Exchange Office. Collections and investments made, &c., &c.

J. McCRAE, Official Assignee, Fire, Life and Marine Insurance Agent, Windsor, Ont. None but firstclass Companies represented.

S. CORNEIL, Agent for Royal Canadian, Hartford,
Phenix of Brooklyn, Scottish Commercial & Mutual Life Asso. & Accident Ins. Co's., Lindsay, Ont.

O. J. McKIBBIN, Life Insurance and Real Estate Agent. Bankrupt Estate and other debts collected. Money to loan and invested. Lindsay, Ont.

H. E. NELLES, Official Assignee for London and Middlesex, London, Ontario.

J. C. NORSWORTHY, General Fire Insurance Agency; District Agent Canada Agricultural; Com-mercial Union; and Imperial of London, England; Tra-velers' Life & Accident, Ingersoll, Ont.

GEORGE FJEWELL, Accountant & Fire, Life, Marine, and Accident Insurance Agent, Office—No. 3 Odd Fellows' Hall, Dundas Street, London, Ont.

F. B. BEDDOME, Fire, Life, Marine and Accident Ins. Agent and Adjuster, Albion Buildings, London, Ont. None but the most reliable Companies represented.

ROBERT & UTHERFORD, Fire, Life, Marine, Accident Insurance, and Real Estate Agent.
Money to Loan and invest. Collections made. Stratford.

JAMES TROUT, Agent for Royal Canadian, Fire and Marine; Isolated Risk and Confederation Life Ins. Cos.; Canada Per. Build. & S. Soc.; London and Canadian Loan & Agency Co., Meaford.

CHAS. YOUNG, Fire, Life, Accident, Marine and Live Stock Insurance. Stock Broker, Money Loan-ing and Real Estate Agent. London, Ontario.

J. E. THOMPSON, Real Estate Agent & Stock Broker. Agent for the Guardian Ass. Co., Agricultural Mut. Ass. Co., Waterloo Mut. Fire Ins. Co., 24 Adelaide St. East, Toronto.

JAMES H. PECK, Agent for Lancashire, Ætna, and Andes Fire Insurance Companies, also Sec and Treas. Hastings Mutual Fire Insurance Co., Belleville, Ont.

KERR & ANDERSON, Official Assignees and Accountants. Money to loan on Real Estate, Mortgages bought. Office, 23 Toronto Street, Toronto.

J. T. & W. PENNOCK, Fire and Life Insurance Agents and Adjusters, representing first-class Companies through the whole of the Ottawa Valley, Ottawa.

C. E. L. JARVIS, Insurance and Commission Agent General Agent, Queen Insurance Co. of Liverpool and London. St. John, N.B.

ROBERT MARSHALL, Fire and Marine Insurance Agent, Broker, Notary Public, &c., St. John, New Brunswick, Canada.

S. E. GREGORY, Agent for Imperial Fire Insurance Co., Commercial Union Assurance Co., Phænix Insurance Co.(Marine Branch), of New York—Hamilton.

OWEN MURPHY, Insurance Agent and Commission Merchant, Telegraph Building, (basement) No. 26 St. Peter street, Quebec.

J. D. PRINGLE, Agent for North British and Mercantile; Provincial; Scottish Provincial, Life; Etna, of Hartford, Inland Marine, Hamilton, Ont.

W. GIRDLESTONE, Fire, Life, Marine, Accident and Stock Insurance Agent, Windsor Ontario. Very best Companies represented.

PETER McCALLUM, Agent for the Lancashire Ins. Co.; Travelers Insurance Co.; Hartford Fire Ins. Co.; Western Ins. Co., of Toronto; St. Catharines, Ont.

R. & H. O'HARA, Agents for Western, Hartford,
Quebec, Hand-in Hand, and Isolated Risk Fire Ins.
Cos., Travelers' and Can. Life Ins. Cos. Rowmanville. Ont.

DAVID JACKSON, Jr., Land and Loan Agent,
Conveyancer, Land Valuator, &c. Money to loan
on Farm Property and Mortgages purchased. Collections made. Moneys invested for parties in Mortgages
and other securities. A general financial business transacted. Insurances effected at the lowest rates, Fire and
Life. Farms for Sale. Durham, Ont.

Insurance.

THE CITIZENS' INSURANCE COMP'Y.

FIRE LIFE, GUARANTEE & ACCIDENT

Capital Two Million Dollars-\$103,000 Deposited with the Dominion Government.

HEAD OFFICE. -

MONTREAL.

DIRECTORS:

Sir Hugh Allan, President. Adolphe Roy, Vice-Pres. ! N. B. Corse. Andrew Allan. Andrew Allan.
J. L. Cassidy.
Robert Anderson. Henry Lyman.

EDWARD STARK.

Actuary.

ARCH'D McGOUN, Secretary-Treasurer.

Fire risks taken at equitable rates based upon their respective merits. All claims promptly and liberally settled.

TORONTO BRANCH-No. 52 Adelaide St. East, Toronto

A. T. McCORD JR, & CO.,

General Agents.

THE LONDON

Life Insurance Company OF LONDON, ONT.

Licensed by the Ontario Legislature, deposits with the Government \$25,000.

Issues Life endowment and Accident Policies, all of the most desirable forms.

Joseph Jeffery. Esq., President. WM. MARDON. Manager & Secretary

PHŒNIX

Fire Insurance Company. of London.

BSTABLISHED IN 1782.

A GENCY 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, 310, St. Paul Street, Montreal.

ROBT. W. TYRE, Manager.

PHŒNIX MUTUAL

Fire Insurance Company. Head Office, 17 Front St. West, Toronto.

DIRECTORS.

J. J. Withrow, Alderman. W. W. Colwell, Alderman. M. Staunton, Merchant.
Joseph Walker, Merchant. George C. Moore, Esq.

OFFICERS.

ALDERMAN WITHROW President.
M. STAUNTON Vice-President.
JOHN BRANDON Managing Director.
A T. WOOD Secretary.
O. R. PECK Inspector. FOSTER, MCWILLIAMS & CLARK Solicitors.

BRANCHES.—Toronto, Water Works, and General.
Policy-holders in one branch not responsible for losses