THE MONETARY TIMES AND TRADE REVIEW-INSURANCE CHRONICLE.

### AGRICULTURAL Insurance Company of Watertown, N.Y.

956

CANADA OFFICES-KINGSTON, ONT., AND 235 ST. JAMES STREET, MUNTREAL.

JOHN C. COOKER, Pres., ISAAC MUNSON, Sec., E. H. GOFF, General Agent.

This Company commenced business in Canada in June, 1870, and up to the present time has issued upwards of 10,000 Policies—a result in first year's business unparal-eled in the history of Canadian Insurance. ADVANTAGES OFFERED.

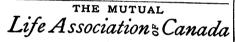
ADVANTAGES OFFERED. Test. Absolute security to Policy-holders in the shape of a large *paid-up* (ash Capital, with over half a million dollars surplus, and having a deposit of one hundred thousand dollars with the Government for the security of Canada Policy-holders especially. and. This Company confines its business to farm pro-perty and detached residences, thus securing our patrons from the liability of paying losses on Stores, Hotels, Shops, and all other hazardous property. 3rd. Alarge and profitable business, with ample assets, enables the Company to adjust all honest losses, and pay without any delay. 4th. This Company insures against loss and damage by lightning, even where no fire occurs. No other Company in Canada gives this security to its Policy-holders.

A. W. SMITH.

Agent for Toronto and vicinity. Office-Wellington Street.

The Waterloo County

Mutual Fire Insurance Company.



HAMILTON OFFICE- No. 20 James Street South. TORONTO OFFICE-No. 4 British America Assurance Company's Buildings.

PRESIDENT. James Turner, Esq., of James Turner & Co. A. Wood, Esq., of Wood & Leggatt. ACTUARY AND MANAGER,

William Powis. SECRETARY, Robertson Macaulay.

ATTENTION is invited to its system, which is purely Mutual.

Mutual. Low PREMIUMS, which nevertheless are high enough to sustain any future depreciation in rate of interest. PREMIUMS ABSOLUTELY NO V-FORFEITABLE, and which may be withdrawn at any time with interest, deduct-ing therefrom an equitable share for claims and ex-

PROFITS DISTRIBUTED EQUITABLY—Members securing to themselves in future the full benefit of length of Membership, with constant increase of profits. DEFERRED OR TONTINE PROFITS—A separate Branch is in operation for the benefit of those who prefer this

system. Policies =iss are not allowed to lapse so long as the Pre-

miums in arrear do not exceed cash value. W J. SMYTH, Manager Toronto Branch.

Queen

# FIRE & LIFE INSURANCE COMP'Y

OF LIVERPOOL AND LONDON. Accepts all ordinary Fire Risks on the most favorable terms LIFE RISKS will be taken on terms that will com

pare favorably with other Companies. CAPITAL ......£2,000,000

CANADA BRANCH OFFICE-Exchange Buildings, Montreal Resident Secretary and General Agent-

A. MACKENZIE FORBES.

13 St. Sacrament St., Merchants' Exchange Montreal WM. RowLAND, Agent, Torento.

Botels.

## St. James' Hotel, Montreal.

THE UNDERSIGNED BEG TO NOTIFY THE public that they have purchased the above well known first-class Hotel, and which is now carried on as a Branch Establishment of the St. Lawrence

Hall. Under the management of Mr. Samuel Montgomery, (nephew of Mr. Hogan,) and Mr. Frederick Geriken, both well known to the travelling community, both in the United States and Canada, as being connected with the St. Lawrence Hall.

St. Lawrence Hall. The ST. JAMES is favorably situated, facing Victoria Square, in the very centre of the city, and contiguous to the Post Office and Banks. Its convenience for business men is everything that can be desired, as it is in the im-mediate vicinity of the leading Wholesale Houses. The rooms being well appointed and ventilated, are cheerful for families, while the menage will be unexceptionable. and no pains will be spared in ministering to the comfort of guests. The proprietors, having leased the adjoining premises, are prepared to offer every inducement to the Spring and Fall Trade; and as their tariff is unexception-ably reagonable, they hope to obtain a large share of pub-lic patronage. H. HOGAN & CO

H. HOGAN & CO.

McDonald & Badgerow,

Barristers, Attorneys, and Solicitors,

WHITTEMORE BUILDINGS.

Toronto Street, Toronto.

D. MITCHELL MCDONALD. GEO. W. BADGEROW.

Insurance.

THE ISOLATED RISK

FIRE INSURANCE CO. OF CANADA. HEAD OFFICE:

King Street, Corner of Church, Toronto.

CAPITAL . . . . . . - \$500,000 DEPOSITED WITH GOVERNMENT-50.000

President. ALEXANDER MCKENZIE, Esq., M. P. Manager,

JOHN MAUGHAN, JUN. (Late Assistant-Secretary Western Assurance Co.) Bankers-Canadian Bank of Commerce.

Advantages Offered :

Ist. Absolute security to Policy Holders, in the shape of a very large Cash Capital. and, The important feature introduced by this Company of insuring non-hazardous property only, being the means of giving its Policy Holders very low rates on detached dwellings &c. or instring non-new Holders very low rates on detached dwellings, &c. 3rd. The Stockholders, Directors and Agents, being all resident in Canada, losses will be adjusted without delay, and paid in cash at once.



MANAGER,-

Wm. CAMPBELL.

All losses in Ontario settled at the head office in Toronto without reference elsewhere.

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Consignments solicited. Parliamentary business attended G. H. HERRICK. 35 EDWARD B. CROMBIE

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## Philip Browne & Co.,

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StERLING EXCHANGE, U. S. Currency, Silver and Bonds, Bank Stocks, Debentures, Mortgages, &c., &c. Drafts on New York issued, in Gold and Currency. Prompt attention given to collections. Advances made on Securities. No. 67 YONGE STREET, TORONTO.

JAMES BROWNE. 8 PHILIP BROWNE, Notary Publ

Toronto Savings Bank, 72 CHURCH STREET.

DEPOSITS RECEIVED, FROM TWENTY Cents upwards; invested in Government and other first class securities. Interest allowed at 5 and 6 per cent BANKS OF DEPOSIT: Ontario Bank and Canadian Bank of Commerce W. J. MACDONELL,

Manager

### E. FORD.

STOCK AND SHARE BROKER

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Office, 42 Adelaide Street East, Toronto. PROVINCIAL LAND SURVEYORS, VALUA-tors, Civil Engineers and Land Agents. Office-42 Adelaide Street East, opposite the Court House, Toronto. N.B.—Surveys of every description performed in all parts of Ontario. Mining Lands and Tiuber Limits, in unsurveyed territory, surveyed in accordance with the rules and regulations he Crown Lands Department. V. B. WADSWORTH, CHARLES UNWIN, 27-17t P. L. Surveyor. P. P. Suaveyor