

Grand Trunk Railway.

TRAINS ARRIVE AND DEPART AS FOLLOWS
at and from Toronto:

EAST.

	a.m.	a.m.	p.m.	p.m.	p.m.
Depart	5.37	5.52	12.07	6.22	7.07
Arrive	9.07	10.37	9.22	5.07	9.52

WEST.

	a.m.	a.m.	p.m.	p.m.	p.m.
Depart	7.30	11.45	3.45	5.30	11.30
Arrive	5.15	10.10	1.05	6.00	9.05

Great Western Railway.

	a.m.	a.m.	p.m.	p.m.	p.m.
Depart	7.00	11.45	4.00	5.30	8.00
Arrive	9.20	11.00	1.15	5.30	9.20

Northern Railway.

	a.m.	p.m.
Depart	7.00	4.00
Arrive	10.35	9.10

Trains leave Brock Street Station 15 minutes later.

Toronto and Nipissing Railway.

	a.m.	p.m.
Depart, Berkeley Street.....	7.45	3.30
Arrive	10.45	6.20

Toronto, Grey and Bruce Railway.

	a.m.	p.m.
Depart, Union Station.....	7.45	4.15
Arrive	10.40	7.20

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,
310, St. Paul Street, Montreal.

JAMES DAVISON, Manager.

AGRICULTURAL

Insurance Company of Watertown, N. Y.

CANADA BRANCH OFFICE—KINGSTON, ONT.

Cash Assets - - - -	\$600,000.
Deposit at Ottawa - - -	100,000.

This Company commenced business in Canada in June, 1870, and up to the present time has issued upwards of 8,000 Policies—a result in first year's business unparalleled in the history of Canadian Insurance.

ADVANTAGES OFFERED.

1st. Absolute security to Policy-holders in the shape of a large paid-up Cash 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.

2nd. This Company confines its business to farm property and detached residences, thus securing our patrons from the liability of paying losses on Stores, Hotels, Shops, and all other hazardous property.

3rd. A large 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.

ISAAC MANSON, Secretary.

JOHN C. COOPER, President.

E. H. GOFF, General Agent and Adjuster.

THE ONTARIO MUTUAL

Life Assurance Company

ISSUE Policies on all the most approved methods. This Company is PURELY MUTUAL; its business confined to the Province of Ontario; its rates of Assurances are self-sustaining, yet lower than others on the participating plan. There being no Stock-holders, all advantages go to the benefit of Policy-holders. Dividends declared yearly after Policies are three years old.

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WM. HENDRY, Manager,

Waterloo, Ont.

Financial.

COLLECTION OF DEBTS.

Cupples & Hunter,

Managers of the

Canada Mercantile Protective Association,

Established in 1864, for the Collection of Debts throughout the Dominion, &c. Commission charged only on the amount collected.

20 TORONTO STREET, TORONTO.

THE BANKING AND EXCHANGE OFFICE OF

R. Henry Brett,

TORONTO, CANADA.

In addition to a local business this office draws Exchange on London and Liverpool and also small bills at sight for the accommodation of emigrants and others.

APPLICATION FOR DISCOUNT may be made daily at the counter from ten to twelve o'clock.

BANK OF ENGLAND NOTES,
Sterling Exchange, American Currency bought and sold

R. H. BRETT,

Toronto, August, 1871.

Toronto Street

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

J. B. BENNETT,

President.

J. J. BERNE,

Supl. of Agencies.



J. H. BEATTIE,

Secretary.

BYRON D. WEST,

Ass't Secretary

ASSETS JUNE 30, '71

2,128 agencies have been established and are fully prepared for service. A large and very valuable business is already secured. \$290,976.93 have been promptly disbursed for losses, clearly indicating the means and determination to perform all obligations quickly. No suit has yet been brought against the Company. Business has been larger, expenses lighter, and results better and more encouraging than represented to subscribers upon organization. The unvarnished truth has been our polar star and consequently all pledges have been abundantly fulfilled.

An ample reinsurance fund and outstanding claims are provided

Cash on hand in Bank and in transit.....	\$182,885 75
U. S. Bonds, market value.....	347,263 50
Ohio Bonds, with ac'd interest.	101,420 02
Other State bonds with accrued interest	41,467 01
Collateral Loans }	94,600 00
and } ac'd interest..	36,446 52
First Mortgages }	654,081 53
Due from Agents.....	6,961 35
Due from other Parties.....	5,480 83
Bills Receivable.....	15,443 66
Miscellaneous	15,772 34

TOTAL ASSETS.....\$1,501,822 51
Outstanding Losses Not Due... 37,507 43

for, and a liberal dividend declared.

It is a noteworthy fact, per contra, but correctly indicating the fine volume of business at our command, that fully Six Hundred Thousand Dollars (\$600,000) in premiums have been refused. No less than 12 Insurance Co.'s, closing an unproductive business, applied to us for reinsurance, which, at the terms offered, was respectfully declined. The cause of this gravitation will in a few years become better understood when the patient study, complete system, high order, capital and character which Insurance needs to command legitimate equivalents are properly accepted without any discount.

AGENCIES IN ALL THE PRINCIPAL CITIES AND TOWNS IN THE UNITED STATES AND CANADAS.

SCOTT & WALMSLEY, Agents for Toronto.