

**Insurance.**

**Fire and Marine Insurance.**

**THE BRITISH AMERICA**  
ASSURANCE COMPANY.

HEAD OFFICE:  
Corner of Church and Court Streets,  
TORONTO.

BOARD OF DIRECTION:

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Fire Inspector:  
E. RODY O'BRIEN.

Marine Inspector:  
CAPT. R. COURNEEN.

Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland navigation.

Agencies established in the principal cities, towns, and ports of shipment throughout the Province;

THOS. WM. BIRCHALL,  
23-17. Manager.

**Ætna**

Life Insurance Company of Hartford, Conn.

THE ÆTNA IS NOT SURPASSED IN ECON-  
omical management in financial ability, in complete success, in absolute security, by any company in the world.

Its valuable features—  
LOW CASH RATES,  
ANNUAL DIVIDENDS, JUST NON-FORFEITURE SYSTEM,  
Command themselves to those desiring Insurance in any form.

JOHN GARVIN,  
General Agent, No. 2 Toronto St., Toronto.

**Insurance.**

**PROVINCIAL**  
Insurance Company of Canada.  
FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE....TORONTO STREET....TORONTO, ONT  
PRESIDENT:  
The Hon. J. H. Cameron, D. C. L., Q.C., M.P.  
VICE-PRESIDENT:  
Lewis Moffatt, Esq., of Moffatt, Murray & Beatty.

OTHER DIRECTORS:

C. J. Campbell, Esq., of Campbell & Cassells, Toronto.	A. Cameron, Esq., Cahsier, Merchants' B'k, Toronto.
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Manager.—Arthur Harvey, Esq. Geo. C. Hime, Esq.  
Asst.-Sec'y. Fire Inspector.—Wm. Henderson, Esq. General Agent, Marine Department.—Capt. C. G. Fortier.  
Bankers.—The Canadian Bank of Commerce.  
Insurances effected at reasonable rates on all description of property. Fairness in settlement and an equitable construction of Insurance contracts, are the invariable rules of the Company.

ARTHUR HARVEY, Manager.

**COMMERCIAL UNION**  
Assurance Company (Fire and Life).

CHIEF OFFICES:  
19 and 20 CORNHILL, LONDON, ENGLAND, and  
384 and 387 ST. PAUL STREET, MONTREAL, CANADA.

CAPITAL.....\$2,500,000 Stg

MORLAND WATSON & Co., Gen'l Agents for Canada  
FRED. COLE, Secretary.

39-17 W. M. WESTMACOTT, Agent at Toronto.

**Insurance.**

**ROYAL**  
Insurance Company.

FIRE AND LIFE.

CAPITAL.....£2,000,000 Stg  
ANNUAL INCOME, over.....£800,000

HEAD OFFICE FOR CANADA—MONTREAL.

Unlimited liability, and large Reserve Funds.  
All descriptions of property insured, and at Moderate Premiums.

H. L. ROUTH,  
Chief Agent.

**Montreal**  
Assurance Company

INCORPORATED 1840.

CAPITAL.....\$800,000  
INVESTED FUNDS (approximately)..... 400,000

HEAD OFFICE.....MONTREAL

A. MURRAY.....MANAGER.  
BRANCH OFFICE—22 Wellington Street, Toronto.  
Marine Inspector.....CAPT. DAVID ROSS KERR.  
Local Secretary and Agent.....R. N. GOOCH.

Inland Navigation, also Ocean Risks (to and from Ports of Great Britain) covered at moderate rates. 34-6m.

**THE RENT—GUARANTEE LOAN—AID**

AND

**Investment Company, of Canada.**

FOUNDED 1871, UNDER ACT OF DOMINION PARLIAMENT,

HEAD OFFICE:

**Ontario Hall, 46 Church Street Toronto.**

President: HON. WILLIAM McDUGALL, C. B.	Solicitor. G. M. EVANS.	Vice-Presidents: R. G. BARRETT, A. MACLEAN HOWARD.
Valuators. WADSWORTH & UNWIN,		Architect. WILLIAM G. STORM,

**OBJECTS OF THE COMPANY.**

*This Company has been established to conduct the following business, and thus supply a want greatly felt by Property-holders, Capitalists, and others.*

**GUARANTEE OF RENTS.**—1. To guarantee the rents of every description of rentable property, thus securing to property-owners their income at fixed periods, as reliably as if invested in Government Securities or Bank Stock.

**PROCURING LOANS.**—2. To obtain loans at short dates, and for temporary purposes, offering a confidential and reliable channel for negotiation.

**INVESTMENTS.**—3. To sell or purchase land and house property, mortgages, stocks and shares, marketable and other securities, and if so agreed to guarantee the interest and principal of investments.

**TO PROPERTY HOLDERS AND INVESTORS.**

This Company originated in the difficulty experienced by some of its stockholders in renting, collecting rents, insuring and repairing their own houses, &c., during absence abroad and even while at home, when absorbed in professional or mercantile business. House and Land Agents offer their services, it is true, but they act as individuals, and on individual responsibility only. They guarantee nothing. If honest, intelligent, and capable, you may have nothing to complain of; if deficient in either point, you may find your houses dilapidated, vacant, or badly rented or your accounts with your agent may not be satisfactory, and you have no remedy.

On the other hand, a Company, with an efficient Staff, the supervision of a Board of Direction, and a sufficient capital to ensure responsibility and watchfulness, may not only undertake to let, repair, insure, collect rents, invest monies, sell and buy Lands and Houses, for absent capitalists and owners, but to guarantee the income or profit which may result. It is believed that even property owners, residing permanently in this country, will find it profitable to use the Agency of this Company in the management of their houses and estates.

An organized staff of officers, combining the best legal and professional skill, an extensive local experience, with a common business centre, must possess great advantages over individuals, acting or others or for themselves, obliged to employ professional assistance in each case, or risk the consequences of acting without it.

All communications may be addressed to

SCOTT & WALMSLEY, General Agents, 46 CHURCH ST., TORONTO.