

Railways, &c.

Intercolonial Railway.

THE GREAT
CANADIAN ROUTE!

TO AND FROM THE OCEAN.

FOR SPEED, COMFORT AND SAFETY
IS UNSURPASSED,Pullman Palace Day and Sleeping Cars on all
through Express trains. Good Dining Rooms at
convenient distances.No Customs House examination.
Passengers from all points in Canada and Western
States to Great Britain and the Continent, should
take this Route, as hundreds of miles of Winter
Navigation are thereby avoided.IMPORTERS and EXPORTERS will find
it advantageous to use this route, as it is the quick-
est in point of time and the rates are as low as by
any other. Through freight is forwarded by fast
special trains, and the experience of the last two
years has proved the Intercolonial route to be the
quickest for European freight to and from all
points in Canada and the Western States.Through express trains run as follows:—
GOING EAST. Leave Toronto (Toronto
time) 7.15 a.m.
" Montreal 10.00 p.m.
" Quebec 8.10 a.m.
next day.
Arrive St. John, N.B., 7.30
a.m., day after.
" Halifax 12.40 p.m.,
do.
GOING WEST. Leave Halifax 2.45 p.m.
" St. John, N.B., 7.25
p.m.
Arrive Quebec 8.30 p.m.
next day.
" Montreal 6.00 a.m.
day after.
" Toronto 10.52 p.m.
do.The Pullman cars which leave Montreal on Mon-
day, Wednesday, and Friday run through to Halifax
without change, and those which leave Montreal on
Tuesday, Thursday, and Saturday, run through to
St. John, N.B., without change.
All information about the route, and also about
freight and passenger rates, will be given on applica-
tion toR. ARNOLD, Ticket Agent,
Cor. King & Yonge Streets, and 30 York St., Toronto.
R. B. MOODIE,
Western Freight and Passenger Agent,
98 York St., Toronto, Rossin House Block.
GEORGE TAYLOR,
General Freight Agent, Moncton, N.B.
A. S. BUBBY,
General Passenger & Ticket Agent, Moncton, N.B.
D. POTTINGER,
Chief Superintendent, Moncton, N.B.
Railway Office, Moncton, N.B., 26th Nov., 1892.

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.

Agents' Directory.

GEORGE F. JEWELL, Public Accountant and
Auditor. Office No. 3 Odd Fellows' Hall, Dun-
das Street, London, Ontario.R. C. W. MACQUAIG, Licensed Auctioneer, Bro-
ker, General Insurance, Passenger and Real
Estate Agent, 58 Sparks Street, Ottawa.TROUT & JAY, Agents for Royal Canadian; Lan-
cashire; Canada Fire and Marine & Sovereign
Fire, also the Confederation Life Insurance Cos.;
Canada Per. Build. & Sav. Soc.; London and Cana-
dian Loan and Agency Co., Meaford.PETER McCALLUM, Agent for the Lancashire
Ins. Co.; Accident Insurance Co.; Hartford
Fire Ins. Co.; Western Ins. Co., of Toronto; St.
Catharines, Ont.DONALDSON & MILNE, Collecting Attorneys,
Assignees in Trust, Accountants, Estate and
General Agents, 50 Front St. East, Toronto. Special
attention given to Investigating slow and Unsatis-
factory Accounts, obtaining security for same, and
Managing Insolvent Estates, also Auditing Bank, In-
surance, Loan Society and Mercantile Books.

Insurance

QUEEN
INSURANCE CO. OF ENGLAND

FORBES & MUDGE, Montreal,

Chief Agents for Canada.

GEO. GRAHAM, Agent, Toronto, 6 Wellington
street East.

The Oldest Canadian Fire Insurance Co.

QUEBEC
FIRE ASSURANCE COMPANY.

Established 1818.

GOVERNMENT DEPOSIT, \$75,000

AGENTS.

St. John, N.B.—THOS. A. TEMPLE.

Halifax, N.S.—GEO. M. GREER.

Montreal—THOS. SIMPSON.

Toronto—Ontario General Agency,
GEO. J. FYFE, General Agent.MUTUAL
FIRE INSURANCE COMPANY.

Of the County of Wellington.

Business done exclusively on the Premium Note system

F. W. STONE, President. CHAS. DAVIDSON, Secretary.
Head Office, - - Guelph, Ont.GORE DISTRICT
FIRE INSURANCE COMPANY.

Head Office, Galt, Ontario.

Established 1836.

President JAS. YOUNG, M.P.P.,
Vice-President A. WARNOCK, Esq.,
Manager R. S. STRONG.

Insurance.

ONWARD PROGRESS

OF THE

CITIZENS

Capital of the Company, \$1,188,000

Fully Subscribed by many of the Weal-
thiest Citizens of Canada.FIRE BRANCH—Increase in Amount
this Year over 1881..... \$14,568,716
LIFE BRANCH—Increase in Amount this
Year over 1881..... 816,800
ACCIDENT BRANCH—Increase in Am-
ount this Year over 1881..... 1,453,920

Total Increase of Business..... \$16,364,436

FIRE BRANCH—Increase in Revenue
this Year over 1881 (the largest increase
effected by any Company during the
year)..... \$136,996LIFE BRANCH—Increase in Revenue
this Year over 1881..... 15,578ACCIDENT BRANCH—Increase in Re-
venue this Year over 1881..... 10,262

Total Increase of Revenue..... \$162,855

Net Income of Canadian Companies from Fire Busi-
ness in Canada in 1892—From Goad's Advance
Sheets:Western..... \$ 317,704 Royal Canadian \$168,225
Citizens..... 206,222 British America 115,418
London Mutual 93,156 Over'n & Que. no report
The 7th Co. in 1881—the 2nd in 1892.

BOUSTEAD & GIBBS,

General Agents Citizens' Ins. Co., for the City
of Toronto and County of York.

Offices: 12 Adelaide Street East, Toronto

Insure with this Reliable Canadian Company.—
"To build up a Nation—Support its Institutions."IMPERIAL FIRE INSURANCE CO.
OF LONDON.

(Established 1803.)

Head Office for Canada, 6 Hospital St., Montreal
EINTOUL BROS., Agents.Subscribed Capital,..... \$1,600,000 Stg.
Paid-up Capital,..... 700,000 Stg.

Cash Assets, 31st Dec., 1879,..... 1,506,014

Toronto Agency—ALF. W. SMITH.

Watertown Agricultural Insurance Co.

Of Watertown, New York, Organized, 1853

NET ASSETS, \$1,491,624. LOSSES PAID, \$6,725,292.
\$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 residue Insurance
Company in the world.

R. F. WILLIAMS, City Agent, 50 Yonge St.

J. FLYNN, Gen. Agent Cobourg, Ont.

IMPORTANT ANNOUNCEMENT!

WE HAVE DECIDED TO RE-ENTER THE DOMINION.

The United States Life Insurance Co.

—) IN THE CITY OF NEW YORK, (—

(ORGANIZED IN 1850.)

261, 262 & 263 BROADWAY, NEW YORK.

T. H. BROSNAN, President.

C. P. FRALEIGH, SECRETARY.

A. WHEELWRIGHT, ASSISTANT SECRETARY.

GEO. H. BURFORD, ACTUARY.

By a recent Act of the Legislature of New York State, this Company's charter was so amended that hereafter
all the profits shall belong to the Policy-holders exclusively.

All Policies henceforth issued are incontestable for any cause after three years.

Death Claims paid at once as soon as satisfactory proofs are received at the Home Office.

Absolute security, combined with the largest liberality, assures the popularity and success of this Company.

GOOD AGENTS desiring to represent the Company, are invited to address M. W. MILLS, Superin-
tendent of Agencies for British North American Provinces, 30 King Street East, Toronto, Ont.