

**AGRICULTURAL**

Insurance Company of Watertown, N. Y.

CANADA OFFICES—KINGSTON, ONT., AND 235 ST. JAMES STREET, MONTREAL.

Cash Assets - - - - - \$635,000.  
Deposit at Ottawa - - - 100,000.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 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.

A. W. SMITH,  
Agent for Toronto and vicinity.  
Office—Wellington Street.**Queen**Fire and Life Insurance Company  
OF LIVERPOOL AND LONDON.

Accepts all ordinary Fire Risks on the most favorable terms. LIFE RISKS will be taken on terms that will compare 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.  
W. ROWLAND, Agent, Toronto.**Reliance**Mutual Life Assurance Society,  
Established 1840.Head Office for the Dominion of Canada:  
200 ST. JAMES STREET, MONTREAL.  
DIRECTORS—Walter Shanly, Esq., M.P.; Duncan Macdonald, Esq.; Major T. E. Campbell, C.B., the Hon. J. Hamilton, F. W. Thomas, Esq., Cashier Molson's Bank.  
Net Assets, as at 31st Dec. 1870.....\$1,400,145 00  
Net Liabilities, do. do. ....1,208,625 00Surplus ..... \$101,520 00  
JAS. GRANT, Resident Secretary.  
Agent:—WM. H. JEFFERY, Esq., Broker.**The Waterloo County**  
Mutual Fire Insurance Company.HEAD OFFICE.....WATERLOO, ONT.  
ESTABLISHED 1863.

THE BUSINESS OF THE COMPANY IS DIVIDED into three separate and distinct branches, the VILLAGE, FARM, AND MANUFACTURES, Each Branch paying its own losses and its just proportion of the Managing expenses of the Company.

C. M. TAYLOR, Sec. J. W. WALDEN, M.D., Pres.  
J. HUGHES, Inspector.**THE MUTUAL****Life Association of Canada**

Incorporated by Special Act of Dominion Parliament, 1871.

The only Canadian Mutual Life Assurance Company licensed to do business in Canada.

**HEAD OFFICE:**British America Insurance Company's Buildings,  
Corner of Church and Court Sts., Toronto.**BOARD OF DIRECTORS:**Clarke Gamble, Esq., President; John Turner, Esq., Vice-President; Wm Thompson, Esq.; Hon. Wm. Ca-  
ley; Hon. Wm. McDougall, C.B.; G. L. Beardmore,  
Esq.; James Michie, Esq.; W. H. Howland, Esq.; Fran-  
cis Shanley, Esq.; John Birrell, Esq., London; A. Thorn-  
ton Todd, Esq.; W. L. Billings, Esq., M.D., Hamil-  
ton.

Prospectus and every information may be obtained at the Head Office or at any of the Agencies.

WM. POWIS,  
Actuary and Secretary.**Hotels.****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 Gerken, both well known to the travelling community, both in the United States and Canada, as being connected with the 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 immediate 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 unexceptionably reasonable, they hope to obtain a large share of public patronage.

H. HOGAN &amp; CO.

cDonald &amp; 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:**

1st. Absolute security to Policy Holders, in the shape of a very large Cash Capital.

2nd. The important feature introduced by this Company of insuring its Policy Holders very low rates on detached dwellings, &amp;c.

3rd. The Stockholders, Directors and Agents, being all resident in Canada, losses will be adjusted without delay, and paid in cash at once.

**THE LANCASHIRE**  
INSURANCE COMPANY.

Capital

£2,000,000 Stg.

Head Office for Ontario:

North-west corner of King and Church Sts., Toronto.

GENERAL AGENTS,—

S. C. DUNCAN-CLARK &amp; CO.,

MANAGER,—

Wm. CAMPBELL.

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

**Financial.****Robert Beaty & Co.,**  
EXCHANGE OFFICE,

BANKERS, BROKERS &amp;C.,

53 King Street East, opposite Toronto St., Toronto.

DRAFTS ON NEW YORK, GOLD, SILVER, UN current money, Mortgages, Stocks, Lands, Houses &c., bought and sold at best rates. Orders by Telegraph or letter promptly attended to.  
Interest paid on Deposits. 18-3m**Campbell & Cassels,**J. CAMPBELL,] 69 King Street East, [W. G. CASSELS.  
TORONTO,**BANKERS AND BROKERS,**

Sterling Exchange, American Currency, Bonds and Stock, Gold, Silver and Canadian Stocks and Securities, Bought and Sold.

ORDERS EXECUTED PROMPTLY ON BEST TERMS.

**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

**Herrick & Crombie,**BANKERS, COMMISSION MERCHANTS,  
AND GENERAL AGENTS.

For the Purchase and Sale of Manufacturers, Produce Bank and other Stocks, &amp;c.,

OTTAWA AND PEMBROKE.

Consignments solicited. Parliamentary business attended

G. H. HERRICK. 35 EDWARD B. CROMBIE.

**Hamilton & Jeffery,**

BANKERS, STOCK BROKERS, &amp;c.,

62 King Street East, Toronto.

REFERENCES: H. S. Strath, Esq., Cashier, Canadian Bank of Commerce; G. Hague, Esq., Cashier, Bank of Toronto; R. H. Bethune, Esq., Cashier, Dominion Bank; Messrs. Gooderham &amp; Worts, Toronto; Messrs. A. R. McMaster &amp; Bro., Toronto; Messrs. Reford &amp; Dillon, Montreal.

**Philip Browne & Co.,**BANKERS AND STOCK BROKERS,  
DEALERS IN

STERLING EXCHANGE, U. S. Currency, Silver and Bonds, Bank Stocks, Debentures, Mortgages, &amp;c., &amp;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

**Notice.****BUILDING AND LOAN ASSOCIATION.**

The general Annual Meeting of Shareholders for the election of Directors for the ensuing year, and for other general purposes relating to the management of this Association, will be held at the offices of the Association, 36 King Street East, Toronto, on Tuesday, the 6th day of February, 1872, at two o'clock, p. m.

ISAAC C. GILMOR,  
Secretary and Treasurer.

Toronto, Dec. 26, 1871.