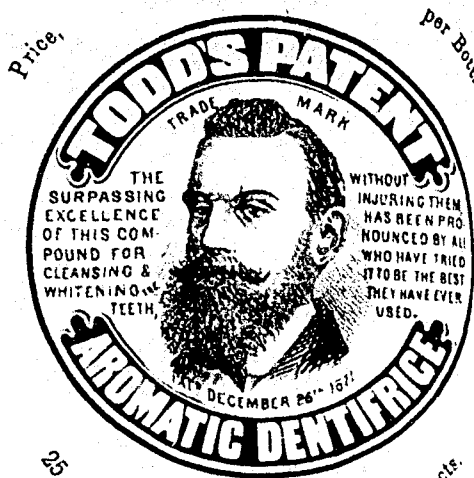


A WORD TO THE WISE.

J. S. M.—"Be careful, now—that's the nag that threw me."  
 E. B.—"Thank you for nothing—I'll manage him! His legs are new!"  
 J. S. M.—"Yes, but the animal is still the same!"



GRAY'S  
 Syrup of Red Spruce Gum.

Prepared from Canadian Red Spruce Gum.  
 BALSAMIC, SOOTHING, EXPECTORANT  
 ANTISPASMODIC AND TONIC.  
 (Delicious flavor.)

A sovereign remedy for Coughs, Colds, Hoarseness,  
 and Throat affections generally.  
 For sale at all Druggists. 25 Cents per bottle.  
 Sole manufacturer, HENRY R. GRAY, Chemist,  
 5-47, MONTREAL.

1,000 NEWSPAPERS RECOMMEND THE  
 WAVERLEY, OWL, PICKWICK, AND  
 PHAETON PENS.

For their names see GRAPHIC, 16th September, 1871.  
 They come as a boon and a blessing to men.  
 The Pickwick, the Owl, and the Waverley Pen."



Oxford University Herald  
 says—"These pens have been  
 aptly termed by a contemporary  
 the  
 'WONDER OF THE AGE'."  
 The Standard says—"The  
 Waverley is a treasure."

Somerset County Gazette says—"These pens are a  
 luxury for the million."  
 The Sun says—"The Phaeton pens create both  
 wonder and delight."

SOLD EVERYWHERE, 1s. PER BOX.  
 BEWARE OF SPURIOUS IMITATIONS.  
 SHIPPERS SUPPLIED by the PATENTEES,  
 MACNIVEN & CAMERON,  
 23 to 33, Blair Street,  
 Edinburgh.

CANADA CENTRAL  
 Brockville & Ottawa Railways.



GREAT BROAD GAUGE ROUTE  
 TO OTTAWA.  
 ON AND AFTER MONDAY,  
 OCT. 30, 1871.

TRAINS WILL RUN AS FOLLOWS:—  
 LEAVE BROCKVILLE.  
 EXPRESS at 7:30 A.M., arriving at Ottawa at 12:50  
 P.M., and at Sand Point at 1:30 P.M., and  
 connecting at Sand Point with Union  
 Forwarding Company's Steamers.

LOCAL TRAIN at 1:40 P.M.  
 THROUGH OTTAWA EXPRESS at 3:25 P.M., connecting  
 with Grand Trunk Day Express from  
 the East and West, and arriving at  
 Ottawa at 7:25 P.M., and at Sand  
 Point at 8:15 P.M.

LEAVE OTTAWA.  
 THROUGH WESTERN EXPRESS at 10:00 A.M., arriving  
 at Brockville at 1:50 P.M., and  
 connecting with Grand Trunk Day Ex-  
 press going East and West.

MAIL TRAIN at 4:35 P.M.  
 ARRIVE AT SAND POINT  
 at 1:30 P.M., 7:35 P.M., and 8:15 P.M.

LEAVE SAND POINT  
 at 5:30 A.M., 9:10 A.M., and 3:45 P.M.  
 Trains on Canada Central and Perth Branch make  
 certain connections with all Trains on B. and O.  
 Railway.

Certain connections made with Grand Trunk trains,  
 Mail Line, and Union Forwarding Company's  
 Steamers.

MORNING EXPRESS leaves Sand Point at 10 A.M.,  
 after arrival of Steamer from Pembroke,  
 Portage du Fort, &c.

Freight loaded with despatch. The B. & O. & C.  
 C. Railways being of the same gauge as the Grand  
 Trunk, car-loads will go through on Grand Trunk  
 cars without transhipment.

H. ABBOTT,  
 Manager,  
 Brockville, 26th Sept., 1871.

Printed and published by GEORGE E. DEBARRAT,  
 1, Place d'Armes Hill, and 319, St. Antoine street,  
 Montreal.

THIS CELEBRATED  
 CONDIMENT is  
 composed of health-giving  
 seeds, herbs and roots. Its  
 great success and unlimited  
 demand has proved its  
 efficacy. By using it 20  
 per cent. is saved in the  
 cost of feeding, and the  
 cattle are in better condi-  
 tion.  
 It converts coarse grain  
 and chopped hay into rich  
 aromatic provender. It  
 costs only one cent per  
 feed. It is used in the Royal Stables and Model  
 farms. All the principal Prize Cattle at the Agri-  
 cultural Hall, Islington, London, Xmas, '68, '69, and  
 '70, were fed on the NUTRITIOUS CONDIMENT.  
 Several Testimonials have been received from some  
 of the most valuable horse owners in Montreal, and  
 may be had on application. Manufactured by the  
 North British Cattle Food Co., at London and Glas-  
 gow. Branch Depot in Montreal at 451, Commis-  
 sioners Street; Toronto, 6, Palace Street and 22  
 St. Peter Street, Quebec. From either of these  
 Depots, 200 feeds as sample will be sent, carriage  
 paid, to any part of Canada for \$3.00. 5-21

Sold by all druggists 50 Cts. per bottl.

1851. Honorable EXHIBITIONS. Mention 1862.  
 FOR GOOD AND  
 CHEAP INSTRUMENTS.  
 C. H. CHADBURN & SON,  
 OPTICIANS and MATHEMATICAL INSTRU-  
 MENT MAKERS  
 To H. R. H. the late PRINCE CONSORT,  
 & 73, LORD STREET, LIVERPOOL.  
 C. H. C. & SON beg respectfully to invite  
 those visiting Liverpool to favour them with  
 an inspection of their Show-room, which contains the  
 Largest Stock of Optical, Mathematical and Philoso-  
 phical Instruments in England, all of the best man-  
 ufacture, with the most recent improvements, and at  
 the lowest possible prices. Spectacles, Telescopes,  
 Opera and Field Glasses, Microscopes, Lanterns,  
 Pocket Barometers with mountain scales, Models of  
 every description, &c. 4-15 tf

Sold by all Dealers throughout the World.

4-15tf  
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 Physicians and Surgeons of Lower Canada. Has  
 been in practice over fifteen years; can be consulted  
 at all hours.  
 References are kindly permitted to George W.  
 Campbell Esq., Professor and Dean of McGill College  
 University; Wm. Sutherland Esq., M.D., Professor,  
 &c., McGill College University.  
 Mrs. C. is always prepared to receive ladies where  
 their wants will be tenderly cared for, and the best of  
 Medical aid given.  
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TWENTY-SEVENTH ANNUAL REPORT OF THE  
 NEW YORK LIFE INSURANCE COMP'Y.

MORRIS FRANKLIN, President.  
 WM. H. BEERS, Vice-President and Actuary.

OFFICE: Nos. 346 and 348, BROADWAY.  
 JANUARY 1, 1872.

Amount of Net Cash Assets, January 1, 1871.....	\$15,656,957.95
RECEIPTS:	
Premiums and Annuities.....	\$6,031,879.32
Interest received and accrued, including premium on gold, &c.....	1,149,416.57
	7,181,295.89
DISBURSEMENTS:	
Losses by Death.....	\$1,318,958.98
Purchased, surrendered, and cancelled Policies.....	1,105,854.64
Life Annuities, Matured Endowments, and Re-Insurance.....	8,829.35
Dividends to Policy-holders.....	84,658.43
Commissions, Brokerages, and Agency Expenses.....	50,897.73
Advertising and Physicians' Fees.....	28,507.35
Taxes, Office and Law Expenses, Salaries, Printing, Revenue Stamps.....	253,899.81
	4,167,645.49
	\$18,689,747.36
ASSETS:	
Cash in Trust Company, in Bank, and on hand.....	\$1,843,002.15
Invested in United States, New York State, and other Stocks (market value \$4,751,152.50 cost).....	4,696,762.43
Invested in N. Y. City Bank Stocks (market value \$6,125 cost).....	11,349.49
Real Estate in the City of New York.....	1,768,174.14
Bonds and Mortgages, secured by Real Estate valued at \$3,000,000, Buildings thereon insured for over \$3,000,000, and the Policies assigned to the Company as additional collateral security.....	8,214,729.00
Loans on existing Policies. (The Reserve held by the Company on these same policies amounts to \$2,870,800.25).....	593,626.99
Quarterly and Semi-Annual Premiums due subsequent to January 1, 1872.....	624,291.12
Premiums on existing Policies in hands of Agents and in course of transmission.....	379,433.23
Amounts due from Agents.....	18,827.61
Interest accrued to January 1, 1872.....	77,046.11
Excess of market value of securities over cost.....	114,021.40
	\$18,803,768.70

APPROPRIATED AS FOLLOWS:

Amount of Adjusted Losses, due subsequent to January 1, 1872.....	212,849.00
Amount of Reported Losses, awaiting proof, &c.....	127,000.00
Amount reserved for Re-Insurance on existing Policies, insuring \$112,150,000.00 participating insurance at 4 per cent. Cash in net premium \$1,001,750.00 non-participating at 5 per cent. Cash in net premium.....	16,841,177.21
Balance of Return Premium, 1871, payable during the year 1872.....	13,046.12
	17,315,634.33

DIVISIBLE SECURITIES

CANADIAN BUSINESS.	
Total Premiums received during the year in Canada.....	\$127,286.41
Number of Policies issued during the year in Canada.....	161
Amount of Policies issued during the year in Canada.....	1,456,750.00
Amount at risk on all Policies in force in Canada.....	2,397,750.00
Number of Policies become claims during the year in Canada.....	9
Amount of Policies become claims during the year in Canada.....	12,597.50
Amount paid on claims during the year in Canada.....	11,500.00
Amount of claims in suspense in Canada.....	None.
Amount of claims in Canada resisted.....	None.
Deposit, if in Foreign Securities, stating the kind, U. S. 5 per cent. Gold Bonds.....	100,000.00
GENERAL BUSINESS.	
Assets of the Company.....	\$18,802,768.70
Liabilities of Company, excluding premium reserve.....	471,457.12
Amount of Premium reserve (estimated).....	15,185,000.00
Rate per cent. and table of mortality on which this reserve is based. American table 4 1/2 per cent.....	None.
Amount of Capital Stock of the Company.....	None.
Amount paid thereon.....	None.
Total Premium received by the Company during the year in all Countries.....	6,031,879.32
Number of Policies issued by the Company during the year in all Countries.....	898
Amount of Policies issued by the Company during the year in all Countries.....	21,608,726.84
Amount of Policies become claims during the year in all Countries.....	1,341,799.18
Amount of Policies in all Countries.....	113,154,993.45
Expenses of Management, Agencies, Commissions, &c., &c.....	854,330.59

LOCAL BOARD OF DIRECTORS FOR CANADA:  
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