

**Insurance.**

**The Standard Life Assurance Company,**  
WITH which is now united the **COLONIAL LIFE ASSURANCE COMPANY.**

Established 1825.  
HEAD OFFICES—EDINBURGH and MONTREAL.  
Accumulated Fund, upwards of \$18,000,000.  
Income, 1907..... \$3,285,000.  
Manager—W. M. RAMSAY. Inspector—RICH'D BULL.  
TORONTO—HENRY PELLATT, AGENT.  
Agencies in every Town throughout the Dominion.  
16-ly.

**Phoenix Mutual Life Insurance Co.**  
HARTFORD, CONN.

Accumulated Fund, \$2,000,000, Income, \$1,000,000  
THIS Company, established in 1851, is one of the most reliable Companies doing business in the country, and has been steadily prospering. The Massachusetts Insurance Reports show that in nearly all important matters it is superior to the general average of Companies. It offers to intending assurers the following reasons, amongst others, for preferring it to other companies:

It is purely Mutual. It allows the Insured to travel and reside in any portion of the United States and Europe. It throws out almost all restriction on occupation from its Policies. It will, if desired, take a note for part of the Premium, thus combining all the advantages of a note and all cash company. Its Dividends are declared annually, and applied in reduction of Premium. Its Dividends are in every case on Premiums paid. The Dividends of the PHOENIX have averaged fifty per cent. yearly. In the settlement of Policies, a Dividend will be allowed for each year the policy has been in force. The number of Dividends will always equal the outstanding Notes. It pays its losses promptly—during its existence never having contested a claim. It issues Policies for the benefit of Married Women beyond the reach of their husband's creditors. Creditors may also insure the lives of Debtors. Its Policies are all *Non-forfeiting*, as it always allows the assured to surrender his Policy, should he desire, the Company giving a paid-up Policy therefor. This important feature will commend itself to all. The inducements now offered by the PHOENIX are better and more liberal than those of any other Company. Its rate of Mortality is exceedingly low, and under the average.

Parties contemplating Life Insurance will find it to their interest to call and examine our system. Policies issued payable either in Gold or American currency.

ANGUS R. BETHUNE,  
General Manager,  
Dominion of Canada

Office: 104 St. FRANCOIS XAVIER ST. MONTREAL.

Active and energetic Agents and Canvassers wanted in every town and village, to whom liberal inducements will be given. 16-ly

**ETNA**

**Live Stock Insurance Company,**  
OF  
HARTFORD, CONN.

**DIRECTORS:**

E. A. BULKELEY, C. C. KIMBALL,  
SAMUEL WOODRUFF, T. O. ENDERS,  
AUSTIN DUNHAM, ROBT. E. DAY,  
E. J. BASSETT, EDWB. KELLOGG,  
J. S. WOODRUFF, ALVAN P. HYDE.

This Company insures

**HORSES AND CATTLE**  
AGAINST DEATH  
BY FIRE, ACCIDENT, OR DISEASE.  
Also,  
AGAINST THEFT, AND the  
HAZARDS OF TRANSPORTATION.

C. C. KIMBALL, President.  
T. O. ENDERS, Vice President.  
J. B. TOWER, Secretary.

Parties desiring Local Agencies will apply to  
E. L. SNOW, GENERAL AGENT,  
Montreal.

SCOTT & WALMSLEY,  
Agents, Ontario.

**Insurance.**

**The Victoria Mutual**  
FIRE INSURANCE COMPANY OF CANADA.

Insures only Non-Hazardous Property, at Low Rates

**BUSINESS STRICTLY MUTUAL.**

GEORGE H. MILLS, President.

W. D. BOOKER, Secretary.

HEAD OFFICE.....HAMILTON, ONTARIO,  
aug 15-lyr

**The Aetna Life Insurance Company.**

AN attack, abounding with errors, having been made upon the Aetna Life Insurance Co. by the editor of the Montreal Daily News: and certain agents of British Companies being now engaged in handing around copies of the attack, thus seeking to damage the Company's standing.—I have pleasure in laying before the public the following certificate, bearing the signatures of the Presidents and Cashiers who happened to be in their Offices of every Bank in Hartford: also that of the President and Secretary of the old Aetna Fire Insurance Company:—

"To whom it may concern:—  
"We, the undersigned, regard the Aetna Life Insurance Company, of this city, as one of the most successful and prosperous Insurance Companies in the States,—entirely reliable, responsible, and honourable in all its dealings, and most worthy of public confidence and patronage."

Lucius J. Hendee, President Aetna Fire Insurance Co., and late Treasurer of the State of Connecticut.

J. Goodnow, Secretary Aetna Fire Insurance Co.  
C. H. Northam, President, and J. B. Powell, Cashier National Bank.

C. T. Hillyer, President Charter Oak National Bank.  
E. D. Tiffany, President First National Bank.

G. T. Davis, President City National Bank.  
F. S. Riley, Cashier, do. do. do.

John C. Tracy, President of Farmers' and Mechanics' National Bank.

M. W. Graves, Cashier Conn. River Banking Co.  
H. A. Redfield, Cashier Phoenix National Bank.

O. G. Terry, President Aetna National Bank.  
J. R. Redfield, Cashier National Exchange Bank.

John G. Root, Assistant Cashier American National Bank.

George F. Hills, Cashier State Bank of Hartford.

Jas. Potter, Cashier Hartford National Bank.  
Hartford, Nov. 26, 1867.

Many of the above-mentioned parties are closely connected with other Life Insurance Companies, but all unhesitatingly commend our Company as "reliable, responsible, honourable in all its dealings, and most worthy of public confidence and patronage."

JOHN GARVIN,  
General Agent, Toronto Street.

Toronto, Dec. 3, 1867. 16-ly

**Life Association of Scotland.**

INVESTED FUNDS

UPWARDS OF £1,000,000 STERLING.

THIS Institution differs from other Life Offices, in that the

BONUSES FROM PROFITS

Are applied on a special system for the Policy-holder's

PERSONAL BENEFIT AND ENJOYMENT DURING HIS OWN LIFETIME,

WITH THE OPTION OF

LARGE BONUS ADDITIONS TO THE SUM ASSURED.

The Policy-holder thus obtains

A LARGE REDUCTION OF PRESENT OUTLAY

OR

A PROVISION FOR OLD AGE OF A MOST IMPORTANT AMOUNT IN ONE CASH

PAYMENT, OR A LIFE ANNUITY,

Without any expense or outlay whatever beyond the ordinary Assurance Premium for the Sum

Assured, which remains in tact for Policy-holder's heirs, or other purposes.

CANADA—MONTREAL—PLACE D'ARME.

DIRECTORS:

DAVID TORRANCE, Esq., (D. Torrance & Co.)  
GEORGE MOFFATT, (Gillespie, Moffatt & Co.)  
ALEXANDER MORRIS, Esq., M.P., Barrister.

The Honourable G. E. CARTER, M.P., Minister of Militia.

THOMAS KIRBY, Esq., Banker.  
PETER REDPATH, Esq., (J. Redpath & Son).

Solicitors—Messrs. TORRANCE & MORRIS.  
Medical Officer—R. PALMER HOWARD, Esq., M. D.

Secretary—P. WARDLAW.  
Inspector of Agencies—JAMES B. M. CHIPMAN.

16-ly

**Miscellaneous.**

**The St. Lawrence Glass Company**  
ARE now manufacturing and have for sale,

COAL OIL LAMPS,  
various styles and sizes.

LAMP CHIMNEYS,  
of extra quality for ordinary Burners  
also, for the 'Comet' and 'Sun Burners

SETS OF

TABLE GLASSWARE, HYACINTH GLASSES,  
STEAM GAUGE TABLES, GLASS RODS, &c.,  
or any other article made to order, in White or Colored Glass.

KEROSENE BURNERS, COLLARS and SOCKETS,  
will be kept on hand.

DRUGGISTS FLINT GLASSWARE, and  
PHILOSOPHICAL INSTRUMENTS,  
made to order.

OFFICE—368 ST. PAUL STREET, MONTREAL.  
A. McK. COCHRANE.

18-ly Secretary.

**Extract of Hemlock Bark—Extract**  
**of Oak Bark**

Important to Tanners, Merchants, Machinists, Lumbermen and Capitalists seeking for a Remunerative and Profitable Investment in Canada.

THE IRVING BARK EXTRACT COMPANY OF BOSTON have succeeded in perfecting a Machine for obtaining by compression from unground Bark, all the astringent and Tanning properties of Hemlock and Oak Bark.

By the operation of this Machine, which can be taken into the forests of Canada, on the spot where the Bark is peeled, the actual Tanning principle of the Bark is extracted by compression, and is produced in so concentrated and so small a bulk, that it can be conveyed to market, ready for use, at a mere fractional part of the expense required to freight the crude Bark: 40 galls. of this Extract, weighing 400 lbs., can be obtained from one cord of first quality of Hemlock Bark, and this is worth for home use or for exportation \$20 per barrel.

We are now ready to grant licenses or to receive orders for these Machines.]

Any further information may be obtained by addressing

THOR. W. JOHNSON,

At American House,  
Boston, Massachusetts.

nov21—14-lyr

J. R. Boyce,

NOS. 63 and 65, Great James Street, Montreal.  
Dealer and Importer of all kinds of TOYS and FANCY GOODS. J. R. B. is the only manufacturer of La Crosse Sticks for the new Indian Game of LA CROSSE, and has constantly on hand a large supply, with the printed Rules of the Game. He also manufactures all the requisites for Croquet, and all other Parlour and Lawn Games. Baskets, of all kinds, and every variety of Hair Work, Wigs, Curis, Beards, &c.; Dress and Theatrical Wigs; for sale, Wholesale and Retail. Parties engaged in forming new La Crosse Clubs, will do well to apply direct to the above address.

Hurd, Leigh & Co.,

IMPORTERS AND DECORATORS OF  
FRENCH CHINA.

Hotels and families supplied with any pattern or crest desired.  
Common goods always on hand. 73 Yonge Street, Toronto, Ontario. 28

The Mercantile Agency,

FOR THE

PROMOTION AND PROTECTION OF TRADE  
Established in 1841.

DUN, WIMAN & Co.

Montreal, Toronto and Halifax.  
Reference Book, containing names and ratings of Business Men in the Dominion, published semi-annually. 24-ly.