

W. C. PERLEY,
 Barrister and Attorney-at-Law,
 SOLICITOR, NOTARY PUBLIC, &c.,
Estate, Fire & Life Insurance Agent.
ST. JOHN. N.B.
 Has Removed his Offices to No. 11 Princess St.,
 WIGGINS' BRICK BUILDING.
 Satisfactory references in any part of Canada or the
 United States can be given, if required.

NOTICE.

*The Western Canada Loan & Savings
 Company*

Formerly the Western Canada Permanent Building and
 Savings Society, hereby give notice that they will apply
 to the Parliament of the Province of Ontario at its next
 session, for an act to conform a by-law of the said
 Society passed on the Fifteenth day of June, A. D. 1874,
 changing the name thereof pursuant to an Act of the
 Parliament of Canada, 37 Victoria Chapter 100.

ROBINSON, ROBINSON & O'BRIEN,
 Solicitors for Applicants.

Dated the 9th day of November, A.D. 1875.

**THE CANADA
 PERMANENT LOAN & SAVINGS CO.**

Formerly the Canada Permanent Building and Savings
 Society, hereby give notice that they will apply to the
 Parliament of the Province of Ontario at its next session
 for an act to confirm a by-law of said Society passed on
 the 30th September, 1874, pursuant to an Act of the Par-
 liament of Canada, 37 Victoria Chapter 100.

JONES BROS.,
 Solicitors for Applicants.

Dated this 9th November, 1875.

VICTORIA TOBACCO WORKS,
 WINDSOR, ONT.
 ESTABLISHED 1855.

C. H. GIRDLESTONE & CO.,
 MANUFACTURERS OF
Fine Cut Chewing and Smoking Tobaccos.

Sales confined strictly to Wholesale Houses. Bottom
 prices for large purchases.
 CHEWING BRANCH as follows:—Essex, Victoria,
 Imperial, Golden Thread Tin foil.
 SMOKING—Eldorado, Shag, Diadem, Royal, Wig-
 Wag, Captain Jack.

VICTORIA AND WIG WAG

Our specialties. Orders solicited and promptly filled.

C. H. GIRDLESTONE & CO.,
 Box 455, Windsor, Ont.

MUTUAL FIRE INSURANCE CO'Y
 Of the County of Wellington.

Business done exclusively on the Premium Note System.

F. W. STONE, President.
CHAS. DAVIDSON, Secretary.
 Head Office, Guelph, Ont.

HASTINGS MUTUAL

Fire Insurance Company,

Having raised a Guarantee Capital, now cover all classes
 of risks. Applications for agencies are solicited from
 qualified persons in all places not represented in Ontario.

JAMES H. PECK,
 Secretary.

Belleville, July 17, 1875.

The Manufacturers & Merchants

Mutual Fire Insurance Co. of Canada.
 Head Office—Over Royal Canadian Bank, Hamilton.
 Does a general insurance business. Policies cover
 against loss or damage by fire or lightning.

BOARD OF DIRECTORS.

PRESIDENT—D. B. CHISHOLM, Esq., Barrister
 Hamilton.
VICE-PRESIDENT—J. T. MIDDLETON, Esq.,
 (McArthur & Middleton), Hamilton.
Robert Duncan, Esq., (Duncan, Stuart & Co.,
 Stationers), Hamilton; **Thomas Mellraith, Esq.,**
 (Wharfinger), Hamilton; **Thomas Northey, Esq.,**
 (Thomas Northey & Co., Boiler Manufacturers),
 Hamilton; **H. P. Coburn, Esq.,** (L. D. Sawyer & Co.,
 Agricultural Implements, Hamilton); **John Milne,**
 Esq., (Burrows, Stuart & Milne, Malleable Iron
 Works), Hamilton; **John Forsyth, Esq.,** (Forsyth &
 Co., Agricultural Implement Manufacturers), Dun-
 das; **R. H. Smith, Esq.,** (R. H. Smith & Co., Saw
 Manufacturers), St. Catharines; **Thomas Sutton, St.**
Catharines; **George A. Clement, Esq.,** (Clement &
 Son, Manufacturers, Niagara); **Patrick Hughes, Esq.,**
 (Hughes & Bros., Wholesale Dry Goods), Toronto;
William J. Bryan, (Bryan, Ewart & Murray), Toronto;
G. C. Field, Esq., M.D., Mayor of Woodstock. Soli-
 citor—**Mr. Haslett, of Chisholm & Haslett.** Apprai-
 sers—**Wm. A. Rawlings, Esq., St. Catharines, Manu-
 facturers Department;** **J. F. Jordan, Esq., Hamilton,**
 late foreign buyer for **J. D. Tait, St. Catharines,**
 Merchants' Department.

SPECIAL AGENT WEST—Geo. DEMPSEY.

ALPHEUS BEAMER, Man. Dir. & Adjus. cr.
H. T. CRAWFORD, Sec. -Treas.

T. B. STEWARD, District Agent,
 16 Adelaide Street East, Toronto.

NEW FEATURE—It is universally admitted that
 with the exception of intentional fraud, all the dis-
 putes and litigations of Fire Insurance have arisen
 from an erroneous idea of the nature, bearing and
 particulars of the contract. To make the particu-
 lars, etc., clear to the insured, we return to him at-
 tached to his policy, a complete copy of his applica-
 tion, survey and diagram, enabling him to see at any
 time the full nature of his contract with the Com-
 pany, as it is important the insured should have an
 instrument in his possession as well as in the pos-
 session of the Company, to which he can refer at any
 time and ascertain if he has made any change in his
 premises to void his policy should a loss occur.
RELIABLE AGENTS WANTED.

Incorporated A.D. 1874.

Charter Perpetual.

CANADA

FIRE AND MARINE INSURANCE COMPANY.

HEAD OFFICE :

HAMILTON, ONT.



CAPITAL :

ONE MILLION DOLLARS.

JOHN WINER,
 President.

**D. THOMPSON, M.P., and
 GEORGE ROACH,**
 Vice-Presidents

CHAS. D. CORY,
 Manager.

The following **AGENCIES** are authorized to issue Policies, make Endorsements, consent to Assignments, &c.

- Aylmer J. A. Hays.
- Brantford..... Thomas Botham.
- Barrie C. H. Clark.
- Belleville..... T. E. Somerville.
- Chatham..... Robt. Lowe.
- Collingwood W. A. Hamilton.
- Dundas R. & F. Suter.
- Forest H. Tripp.
- Goderich..... A. Mc. D. Allan.

- Guelph..... Higenbotham & McLagan.
- Ingersoll C. E. Chadwick.
- London F. J. Hammond.
- Listowel Geo. Sutherland.
- Lindsay Jas. Heap.
- Morrisburg..... D. A. Breakenridge.
- Ottawa..... R. C. W. MacCuaig.
- Paris Chas. Whitlaw.
- Peterboro..... Geo. A. Cox

- Port Ryerse John W. Ryerson.
- St. Thomas Geo. T. Claris.
- Stratford..... W. J. Hyde.
- St. Mary's W. L. Hutton & Son.
- Strathroy John Irwin.
- St. Catharines L. C. Camp.
- Toronto Scott & Walmsley.
- " James Rollo.
- Windsor Fraser & Johnston.