

# The Equitable Life Assurance SOCIETY

OF U.S., 120 BROADWAY, N.-Y.

H. B. HYDE . . . . . President.  
 F. W. ALEXANDER . . . . . Vice-President.  
 R. W. GALE, Montreal. . . . . Gen. Man. Dom Can.  
 HOLLAND & WILSON. . . . . Gen. Managers for Ontario.

Amount of Life Policies in Force Dec. 31, 1874. . . . . \$181,029,001  
 Assets, July 1, 1875. . . . . 28,000,000  
 Surplus, July 1, 1875. . . . . 4,000,000

In order that an intelligent view may be taken of the unprecedented career and success of the Equitable Society, the public are reminded of several material and significant facts: The Equitable Society was organized in 1859, and after a brilliant career of fifteen years, ranks Third amongst the Life Companies of the world as regards amount of policies in force. The promoters of the Equitable Society adopted, as the principles of its business, the following unassailable features:

All Premiums Payable in Cash.

No Notes Taken, or Credits Given.

All Losses by Death Paid in Cash.

No Deductions from Losses on Account of Notes Taken, or Credits Given.

All Profits Divided Among Assured.

No Gains from Policy-holders Allowed to Stock-holders.

Equitable Rights of Policy-holders to be regarded, Rather than Technical Points.

The Greatest Liberality in Dealing, Consistent with Security.

Promptness in Payment of Losses.

Strict Economy in Management of Business.

Founded upon such principles the business of the Equitable Society has been cautiously, but energetically conducted. The Society has accomplished in fifteen years more than six times the amount of business done by the oldest Life Office in England in one hundred and twenty years. The average annual new business done by the Equitable during the past five years is \$44,330,658, which is greater than that of any other Company in existence.

The attention of intending assurers are called to the Tontine Savings Fund plan, now so popular and pronounced by distinguished actuaries and leading business men to possess advantages never before offered to the public.

HOLLAND & WILSON, General Agents for Ontario, 58 Church street, Toronto.  
 Erie and Huron Buildings, London.

## 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.

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.

## 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.

## Leffel Double Turbine Water Wheels.



BUILT OF BEST MATERIALS AND WORKMANSHIP.

Thousands in use giving entire satisfaction.

FOR DESCRIPTIVE CIRCULARS ADDRESS  
**PAXTON, TATE & CO.,**  
 MACHINE WORKS,  
 PORT PERRY, ONT.

## 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.

## DIRECT

## United States Cable Company.

IN CONNECTION WITH

THE DOMINION TELEGRAPH CO.

NOTICE is hereby given that Cable Messages are again transmitted by this Company's Cable, and at the reduced rates last charged.

PRESS MESSAGES, if written in plain language, will be charged only twenty-five cents (25c.) per word.

## IMPORTANT.

An office has been opened by the Company in Liverpool, to and from which messages are transmitted by a special wire in direct connection with the cable, thus greatly increasing the Company's facilities for despatch of business.

LAWRENCE OLIPHANT,

Direct United States Cable Co.

THOMAS SWINYARD,  
 Dominion Telegraph Co.

Jan. 11, 1876.

## JOHN LOW,

(Member of the Stock Exchange)

## STOCK & SHARE BROKER,

14 HOSPITAL ST.,

MONTREAL.

## Insolvent Act of 1869 and 1875.

In the matter of Parson Bros., insolvents.  
 A first and second dividend shce. has been prepared, open to objection until the fourteenth day of February instant, after which dividend will be paid.

JOHN KERR,  
 Assignee.

Toronto. Feb. 3, 1876.

## Insolvent Act of 1875.

In the matter of James Bruce Sorley and John Charles Howe, as well individually as members of the firm of Sorley & Howe, Insolvents.

A Dividend Sheet (for Final Dividend) has been prepared open to objection until the Fifteenth day of February next, after which dividend will be paid.

F. FENTON, Assignee.

Toronto, Jan. 24, 1876.

**McCAUSLAND, UPHAM & CO.,**  
 MANUFACTURERS OF  
**PATENT AND ENAMELLED LEATHER,**  
**Splits and Calfskins,**  
 KING STREET, FREDERICTON, N. B.  
 All orders served with punctuality and despatch.

ESTABLISHED 1848.

**T. NORTHEY,**  
 Builder of Marine, Portable and Stationary  
**STEAM ENGINES AND BOILERS.**  
 All kinds of Machinery and Mill Gearing  
 made to order.  
**HAMILTON.**

## Stewart's Banking & Exchange Office, AYLMER, ONTARIO.

The undersigned transacts a General Banking and Exchange Business, Drafts Issued and Collectors made. References by permission to—Colin Munro, Esq., Sheriff, County of Elgin, Messrs. Johnston, Mahon & Co., Bankers, London, Ont., Messrs. Edward Adams & Co., Merchants, do., Messrs. Adam Hope & Co., Merchants, Hamilton, Messrs. Rice Lewis & Co., Merchants, Toronto, Messrs. Morland, Watson & Co., Merchants, Montreal, Messrs. Sinclair, Jack & Co., Merchants, do.

DANIEL STEWART.

## DISSOLUTION.

The partnership heretofore existing in the City of Toronto under the name of FITCH & EBY, WHOLESALE GROCERS, is dissolved by mutual consent.

The business will be continued, in the same premises by the said J. C. FITCH, who will pay all the liabilities of the late firm, and to whom all debts due thereto are to be paid.

Witnesses:—  
 E. FITZGERALD,  
 J. W. FLETCHER.

J. C. FITCH,  
 JOS. F. EBY.

Dated 15th Jan., 1876.

## 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 McLlwraith, 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), Dundas; 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. Solicitor—Mr. Haslett, of Chisholm & Haslett. Appraisers—Wm. A. Rawlings, Esq., St. Catharines, Manufacturers 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. & Adjuster.  
 H. T. CRAWFORD, Sec. - Treas.

**T. B. STEWARD, District Agent,**  
 17 Adelaide Street East, Toronto.

NEW FEATURE—It is universally admitted that with the exception of intentional fraud, all the disputes and litigations of Fire Insurance have arisen from an erroneous idea of the nature, bearing and particulars of the contract. To make the particulars, etc., clear to the insured, we return to him attached to his policy, a complete copy of his application, survey and diagram, enabling him to see at any time the full nature of his contract with the Company, as it is important the insured should have an instrument in his possession as well as in the possession 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.