

Office of the East Toronto Planing Mill, corner  
of Queen and George Streets.

Toronto, Sept. 3, 1874.

Messrs. STOCK & WEBSTER,

GENTLEMEN,—In answer to your request as to our opinion of your oil as compared with others, we have to say that we have decided to use no other so long as we can get yours; and this was brought about by the fact that other dealers came round and said that they could give us oil as good as yours for much less money, so we took samples from each. The following is the result of four tests of each sample, in one of Foster's Patent Oil Cups on our engine. Cup No. 12 once filled run with sample No. 1, at 25c. per gall., 2 days; sample No. 2, at 45c. per gall., 3 days; sample No. 3, at 55c. per gall., 6 days; STOCK'S EXTRA OIL, at 60c. per gall., out of barrel that we were using, 12 days. The above samples were from the leading oil dealers of Canada. I may also say that we are using your oil on our cylinder instead of tallow, and find it does as well and is much cheaper, and better for the boiler. I think we can truly say that we are saving fifty per cent. in oil since we commenced using Stock's Extra. Respectfully yours,  
WM. H. ESSERY,  
Engineer for Messrs. Withrow & Hillock.



### FORBES' PATENT ACME CLUB SKATES

The most reliable self-fastening Skate ever invented. Made by the **Starr Manufacturing Comp'y**. They have now a WORLD WIDE REPUTATION and have superseded all others. Also

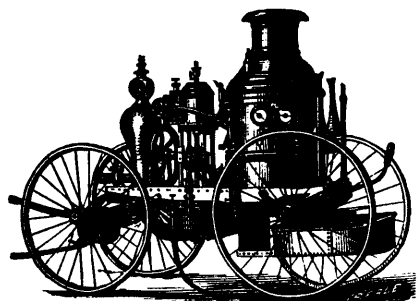
### STEEL SCABBARD RAIL JOINTS,

Made by FORBES' PATENT BENDING MACHINE, either with or without side plates or bolts. These joints have been adopted on several of the Dominion Railways and are pronounced to be the most perfect rail-joint ever made.

BOLTS, NUTS, NAILS, SPIKES, and OTHER WORK furnished to order at short notice.

Works at DARTMOUTH, N.S.; Office—72 BEDFORD ROW, HALIFAX, N.S.  
20th July, 1874.

## STEAM FIRE ENGINES



MANUFACTURED BY  
**HYSLOP & RONALD,**  
CHATHAM, ONT.

For Power, Efficiency, and Durability

are not excelled on this Continent. Raises steam from cold water in four to six minutes. Throws two streams of water. Capacity 500 gallons per minute. Weight about 5,300 lbs. Eight or ten men can easily run through Town with them. Full particulars furnished on application.

Refer to Towns using our Engines—St. Catharines, Galt, Strathroy, Napanee, Owen Sound, Chatham, &c. Insurance Rates reduced about 20 to 25 per cent. with these Engines, thus paying for themselves shortly, besides the great security derived.

### INSOLVENT ACT OF 1869.

In the matter of John Bayin, an insolvent.  
A second final dividend sheet has been prepared, open to objection until the tenth day of October next, after which dividends will be paid.

WM. F. MUNRO,  
Official Assignee.

Toronto, Sep. 22, 1874.

## THE DECASTRO SYRUP COMPANY,

88 KING STREET,

MONTREAL,

Offer to the trade the following brand

Capillaire.	Sugar Loaf.
Pale Amber.	Amber.
Unexcelled Honey.	Honey.
Diamond Drips.	Gilt Edge.
Silver Drips.	Maple.
Extra Golden.	Golden.
Standard.	IXL Syrup in small punch'ns

## STARCH, STARCH

PURE WHITE, PURE BLUE,  
SATIN, SILVER GLOSS.

ESTABLISHED 1858.

**Edwardsburg Starch Co.**

### PREPARED CORN

For Puddings,

BLANC MANCE, INFANTS' FOOD,  
&c., &c., &c.

Office—Montreal.

Works—Edwardsburg, Ont.

## Canada Bolt Company,

TORONTO.

MANUFACTURERS OF ALL KINDS OF

## BOLTS AND NUTS,

FOR

Fish Plates, Bridges, Cars, Machinery, Carriages, &c.

PRICE LISTS ON APPLICATION.

W. J. MORRIS,

General Manager.

SIR H. ALLAN President.

Toronto, 1874.

## Galt Edge Tool Works.

IN STOCK AND MADE TO ORDER.

### AXES:

Double and Single Steel Chopping, Scoring, Broad Hunters', Boys' and Bench.

ALL KINDS OF

Drawing Knives, Chisels, Hammers, Hatchets, Picks, and Coopers' Tools.

### MACHINE KNIVES:

Stave Cutting, Stave Jointer, Shingle, Wood Planing, Wood Moulding, Wood Tennoning, Straw Cutting, Turnip Root, Paper, Flax Scutching, Cheese Box and Butchers' Cleavers, &c.

### CARRIAGE SPRINGS:

Elliptic, Concord, and Side Sulky, Bright and Common Seat, made from the best English Steel, oil tempered and warranted.

**JAMES WARNOCK & Co.,**

GALT Ont.

January 1st, 1874.

### EIGHTH ANNUAL REPORT

OF THE

## ATLANTIC MUTUAL LIFE

INSURANCE COMPANY,  
ALBANY, N. Y.

ASSETS, \$1,159,197.69.

LIABILITIES, or amount required to safely re-insure all outstanding Policies, as required by Laws of State of New York ..... **\$956,711**

Surplus as regards Policy-holders,

**\$202,486.69.**

### RECEIPTS DURING THE YEAR.

Premiums received ..... **\$394,569 46**  
Interest received on Investments, Loans, and Deposits.. **69,201 01**

Total ..... **\$463,790.47**

### DISBURSEMENTS.

Return premiums and surrender values on surrendered and cancelled Policies, including Premium Notes cancelled and surrendered..... **\$134,169 61**

Paid claims by death ..... **87,185 06**

Re-insurance and Commuted Commissions ..... **13,907 52**

Dividends paid Policy-holders ..... **19,853 53**

Legal Interest on Capital ..... **8,050 00**

Taxes and Licenses ..... **5,319 41**

Home Office Expenses, including Salaries, Postage, Expressage, Exchange, Stationery, &c. .... **\$8,742 54**

Agency Expenses, including Commissions, Rents, Medical Examinations, Advertising, and other expenses ..... **53,520 83**

Total expenses of conducting the business ..... **62,263 37**

Total ..... **\$329,648.50**

### ASSETS.

United States 5-20 Bonds ..... **\$75,156 25**

United States Currency sixes ..... **125,400 00**

Gold deposited with Minister of Finance for Dominion of Canada..... **88,622 95**

Loans on Bonds and Mortgages (first liens) ..... **\$31,150 00**

Schenectady City Bonds ..... **10,500 00**

Saratoga Town Bonds ..... **18,000 00**

Cash on deposit (drawing interest) in Bank and on hand..... **116,851 88**

### LOANS ON COLLATERALS.

Par Market value. value. Amount loaned.

Albany Gas Light Co.'s St'k \$8,000 \$12,000

Tenth Nat. Bk. Stock, N.Y. 5,000 5,000

Albany Railway Co.'s St'k. 6,000 6,000

Rome, Ogdensburg & Watertown R. R. Stock ..... 2,000 2,000

Alb. & Susquehanna R. R. Stock, int. secured by Del. & Hud. Canal Co. 10,000 10,000

First Nat. Bank St'k Albany. 10,000 14,000

First Nat. Bank Stock, New Bedford, Mass. .... 2,000 2,400

Net actuarial value of Commuted Commissions ..... 25,000 00

Premium Notes and Loans (drawing interest) on Policies in force ..... **234,694 54**

Premiums in course of collection through Agencies ..... **46,276 80**

Quarterly and Semi-annual Premiums, due subsequent to Jan. 1st, 1874..... **26,276 12**

Interest accrued but not due ..... **23,269 15**

Value of Agency Supplies, Printed Matter, Furniture, &c. (not estimated).

Total ..... **\$1,159,197.69**

### OFFICERS.

ROBERT H. PRUYN, JAMES HENDRICK,

President. Vice-President.

WALTER BROWN, Secretary.

The following communication, from two of the most eminent Actuaries of the country, speaks for itself:

HON. ROBT. H. PRUYN,

President Atlantic Mutual Life Ins. Co.

DEAR SIR,—After a careful examination, we are satisfied that the Atlantic Mutual Life Insurance Company has a securely invested Reserve, more than sufficient for its liabilities—estimated according to the standard of the State of New York. This fact, together with the care, and very remarkable economy of its management, makes the Company worthy of public confidence.

We are, very respectfully yours,

D. P. FACKLER.

SHEPARD HOMANS.

WINFORD YORK, M.D.,

Manager for Ontario.