

**WANTED.**

Agency for a Stock Insurance Co. (English preferred); also for a Loan Company, by responsible parties. Good facilities and A1 references.  
Address—E. M., 584, GUELPH.



## CANADIAN PACIFIC RAILWAY.

### TENDERS FOR WORK IN BRITISH COLUMBIA.

Sealed tenders, addressed to the undersigned and endorsed "Tenders for Pacific Railway," will be received at this office up to noon on MONDAY, the 17th day of NOVEMBER next, for certain works of construction required to be executed on the line from near Yale to Lake Kamloops, in the following sections, viz.:

Emory's Bar to Boston Bar .....	29 miles.
Boston Bar to Lytton .....	29 miles.
Lytton to Junction Flat .....	28½ miles.
Junction Flat to Savona's Ferry .....	40½ miles.

Specifications, bills of quantities, conditions of contract, forms of tender, and all printed information may be obtained on application at the Pacific Railway office in New Westminster, British Columbia, and at the office of the Engineer-in-Chief at Ottawa. Plans and profiles will be open for inspection at the latter office.

No tender will be entertained unless on one of the printed forms and all the conditions are complied with.

By order,

F. BRAUN,  
Secretary.

Department of Railways and Canals,  
Ottawa, October 3rd, 1879.

# MONTREAL PETROLEUM.

TELEGRAPH COMPANY.

## Reduction in Rates.

On and after this date, OCTOBER 6th, the rate between this Company's Offices in the Provinces of ONTARIO, QUEBEC, NEW BRUNSWICK, &c., will be

REDUCED  
TO  
TWENTY CENTS

FOR

Ten Words.

This Company has about 1,600 OFFICES, and its facilities, in every respect, are unequalled. Several routes and wires to nearly every place, and direct wires in all directions.

H. P. DWIGHT,  
General Western Supt.

## 'SILVER STAR'

Recognized in all markets as the  
**Standard of Excellence**

For Gravity, Absolute Purity, Prime Burning  
Quality, with full

GUARANTEE OF FIRE TEST.

The BEST is the CHEAPEST. Ask for

"SILVER STAR"

And take no other; see that our name is on each package. We are the only manufacturers of the

PATENT TIN CANS,

and are prepared to

SUPPLY THE TRADE

WITH OUR BRANDS OF

ILLUMINATING & LUBRICATING  
OILS.

In barrels or in Patent Tin Cans. Correspondence Solicited.

All orders shall have our best attention.

**J. L. ENGLEHART & CO**

Producers, Refiners & Shippers,  
PETROLIA, ONTARIO  
CANADA.

## A SHORT CHAPTER ON EXPENSES.

Every business man can understand that companies which are compelled to expend \$15, \$20 or \$40 in working expenses, out of each \$100 received, cannot possibly have as much left to pay dividends with, as those which are so carefully and economically conducted as to expend less than \$8.00 per \$100 in expenses. What goes for expenses is gone for good, and with it, when excessive and long continued, history shows that the expensive company is sure to go too, though it may seem to prosper for a time.

It is most important, therefore, for agents and policyholders to connect themselves only with well-established companies, whose standing and knowledge enables them to procure business without excessive cost.

For public information we quote the following figures, found opposite each company named, in the Connecticut (for the ETNA) and Canadian Government reports—pages 180 and 19 and 20—just issued:—

Name of Company.	Total Income 1878.	Working Expenses per \$100 of Income.
ETNA LIFE .....	\$4,330,129	7.64
Canada Life .....	698,382	15.37
Confederation .....	170,197	26.89
Sun Mutual .....	117,885	39.34
Mutual Life .....	40,553	39.62
Citizens .....	38,119	17.65
Toronto .....	9,302	23.97

The following will illustrate the difference to individual policyholders produced by economy on the part of a life insurance company.

Two Montreal merchants insured their lives in 1869 for \$1000 each, payable at death or end of 10 years. One of them, aged 23, chose one of the best of the above-named companies, paying \$104 per annum, the profits to be given in bonuses with the policy at maturity. The other, aged 25, chose the ETNA LIFE, paying \$95.65, the profits to be given in cash at the close of each year. In the third column herewith, is given the annual difference and the ETNA'S cash dividends, improved at 7 per cent interest, per annum:

POLICY \$1,000 ON TEN-YEAR ENDOWMENT PLAN WITH PROFITS.			
Year.	Age 23.	Age 25.	ETNA'S Div's.
1869	\$104.00	\$95.65	\$ 8.35
1870	104.00	95.65	17.19
1871	104.00	95.65	19.19
1872	104.00	95.65	17.15
1873	104.00	95.65	18.59
1874	104.00	95.65	22.69
Totals	1040.00	956.50	280.69

Resulting as follows: Original sums insured \$1,000.00 \$1,000.00  
Bonuses declared: In 1870, for 2 years, \$15.93; In 1875, for 5 years, \$37.31; Profits since 1875, \$9.81. Total 63.05  
ETNA'S 10 cash dividends and interest on as above..... 280.69

Net Difference ..... \$1,063.05 \$1,280.69  
**\$217.64**

The two gentlemen now hold THREE policies in the ETNA LIFE, and none in the other company.

For Rate Tables and other information address—ETNA LIFE INS. CO'Y., Office: Bousstead's Block, Toronto. WILLIAM H. ORR, Manager.

# THE STANDARD Fire Insurance Comp'y

Head Office—Hamilton.

GOVERNMENT DEPOSIT, \$25,000.

This Company has the largest Government Deposit of any purely Provincial Company.

It confines its business exclusively to this Province, and limits its Liability on any First-Class Risk to \$3,000.

PRESIDENT.

D. B. CHISHOLM, Esq., Barrister, late Mayor of Hamilton, and Ex M.P. for Hamilton.

SECRETARY-TREASURER

H. THEO. CRAWFORD.

WILLIAM CAMPBELL, General Agent Toronto District  
Hamilton, March 1, 1878