

**Canada Farmers' Mutual Insurance Company.**

HEAD OFFICE, HAMILTON, ONTARIO.

INSURE only Farm Property, Country Churches, School Houses, and isolated Private Houses. Has been Seventeen years in operation.

THOMAS STOCK,  
President.RICHARD P. STREET,  
Secretary and Treasurer.**The Toronto Mutual Fire Insurance Company.**

THE ANNUAL MEETING of the members of the above Company will be held at the office, 29 Toronto Street Toronto, on

TUESDAY, 23RD FEBRUARY NEXT,

At TWELVE o'clock, noon, for the reception of the Report of the Board of Directors, election of Directors to fill vacancies, and transaction of important business. The attendance of members is particularly requested.

By order,  
H. HANCOCK, Secretary.**To Mercantile Men.**

THE NEW POCKET REFERENCE BOOK OF THE MERCANTILE AGENCY revised to Christmas, and containing 35,000 names of Traders in the Dominion, is now out of press, and ready for delivery.

Subscribers having Travellers out, or about leaving, should avail themselves of this indispensable volume.

DUN, WIMAN &amp; CO.,

Exchange Buildings, Toronto.

Canadian Offices—Montreal and Halifax.

January 19.

23-1f

**Beaver Mutual Fire Insurance Association.**

THE annual meeting of the members of the above Association will be held at the office, 29 Toronto Street, Toronto, on TUESDAY, the 9th day of FEBRUARY next, at 12 o'clock, noon, for reception of Report of Board of Directors, election of Directors to fill vacancies, and transaction of other business.

The attendance of all members is particularly requested.

By order,  
W. T. O'REILLY, Secretary.**Oil Refiners' Association of Canada.**

THE above Association hereby give notice that an Office has been opened

AT LONDON, ONTARIO,

FOR THE SALE OF ALL

**THE REFINED PETROLEUM OIL**

Made by the Association, at the following Rates and Terms, viz.:

IN LOTS OF ONE TO FOUR CAR LOADS, INCLUSIVE, AT 35 CENTS PER GALLON.

IN LOTS OF FIVE CAR LOADS AND UPWARDS, AT 32 CENTS PER GALLON.

Terms—Cash, free on board at London.

All Oil sold to be received at the place of shipment by the purchaser; and in the event of his failing to appoint a person to inspect and receive the oil, it must be understood that it will in all cases be subject to the Inspector's appointed by the Association; and, after shipment is made, no drawbacks on account of quality, quantity, packages, or otherwise, will be allowed.

All orders to be addressed to the Secretary, and all remittances to be made to the Treasurer.

SAMUEL PETERS, President.  
WM. DUFFIELD, Vice-President.  
L. C. LEONARD, Secretary.  
CHARLES HUNT, Treasurer.

London, Ont., Jan. 5, 1893.

22-1f

**Hurd, Leigh & Co.,**IMPORTERS AND DECORATORS OF  
FRENCH CHINA.

Hotels and families supplied with any pattern or crest desired.

Common goods always on hand. 72 Yonge Street,  
Toronto, Ontario.

26y

**THE CONNECTICUT MUTUAL  
LIFE INSURANCE COMPANY,**

HARTFORD, CONNECTICUT.

WOODBIDGE S. OLMSTEAD, SECRETARY,  
EDWIN W. BRYANT, ACTUARY,GUY R. PHELPS, PRESIDENT,  
ZEPHANIAH PRESTON, VICE PRESIDENT.  
LUCIAN S. WILCOX, MEDICAL EXAMINER.

Organized in 1846. Charter Perpetual.

The Largest Mutual Life Insurance Company. Numbering Over 75,000 Members.

BEING A PURELY MUTUAL COMPANY ITS ASSETS BELONG EXCLUSIVELY TO ITS MEMBERS.

ASSETS, \$31,000,000.—Acquired by prudent and economical management of twenty-two years, without the aid of a single dollar of original capital.

SURPLUS ASSETS, \$6,361,967.—All profits divided among the members. Each policy holder is a member. There are no stockholders.

ITS DIVIDENDS—Have averaged over 50 per cent. annually. Total amount of dividends paid the members since its organization, \$4,397,142.

ITS SUCCESS UNPARALLELED—It has arrived at the extraordinary condition where the income from annual interest alone is more than sufficient to pay all the losses. Total amount of losses paid by the Company, \$6,863,528.

ITS RESPONSIBILITY—For every \$1.00 of liabilities it has \$154 of assets.

**LAST YEAR'S PROSPEROUS BUSINESS.**

Amount insured fiscal year, 1897 .....\$45,647,191 00 | Income received fiscal year, 1897 .....\$7,530,886 19

During its last fiscal year this Company paid to its living members, and to the families of deceased members, nearly \$2,000,000, and at the same time added more than four millions to its accumulated capital.

The whole record of this Company has been one of prudent management and prosperous advancement. Among the older and leading Life Insurance Companies its average ratio of expenses to income has, through its entire history, been the lowest of any.

ITS LIBERALITY—It accommodates the insured by giving credit for part premium, and grants insurance to meet all the contingencies and wants to which Life Insurance is applicable.

It issues policies on a single life from \$100 to \$25,000.

MEDICAL REFERENTS—J. WIDMER ROLPH, M.D.; H. H. WRIGHT, M.D.

OFFICE ..... No. 90 King Street East, Toronto.

J. D. FEE, AGENT, TORONTO.

DANIEL L. SILLS, GENERAL MANAGER FOR CANADA.  
12-ly**Brown Brothers,**

ACCOUNT-BOOK MANUFACTURERS,

Stationers, Book-Binders, Etc.,

66 and 68 King Street East, Toronto, Ont.

ACCOUNT Books for Banks, Insurance Companies Merchants, etc., made to order of the best materials and for style, durability and cheapness unsurpassed.

A large stock of Account-Books and General Stationery constantly on hand.

September 1, 1893.

3-ly

**KERSHAW & EDWARDS,**  
IMPROVED PATENT

NON-CONDUCTING AND VAPORIZING

FIRE AND BURGLAR-PROOF SAFES.

139 &amp; 141

ST. FRANCOIS XAVIER STREET,  
MONTREAL.

AGENTS:

A. K. BOOMER, TORONTO.  
J. W. MURTON, HAMILTON.  
A. G. SMYTH, LONDON, ONT.

51 6m

**John Ross & Co.,**  
QUEBEC.

T. &amp; F. Ross &amp; Co.,

GENERAL WHOLESALE GROCERS,

PRODUCE AND COMMISSION MERCHANTS,

361 Commissioner Street,

MONTREAL.

6

**The Albion Hotel,**

MONTREAL,

ONE of the oldest established houses in the City is again under the personal management of

Mr. DECKER,

Who, to accommodate his rapidly increasing business, is adding Eighty more Rooms to the house, making the ALBION one of the Largest Establishments in Canada.  
June, 1893.

42-6ms

**W. McLaren & Co.,**

WHOLESALE

BOOT AND SHOE MANUFACTURERS,

18 ST. MAURICE STREET,

MONTREAL.

June, 1893.

42-ly

**Lyman & McNab,**

Importers of, and Wholesale Dealers in,

HEAVY AND SHELF HARDWARE,

KING STREET,

TORONTO, ONTARIO.

**THE QUEEN'S HOTEL.**

THOMAS DICK, Proprietor.

FRONT STREET,

TORONTO, ONT

3-ly

**Montreal House, Montreal, Canada.**

TO MONETARY MEN.—Merchants, Insurance Agents Lawyers, Bankers, Railway and Steamboat Travelers Mining Agents, Directors and Stockholders of Public Companies, and other persons visiting Montreal for business or pleasure, are here by most respectfully informed that the undersigned proposes to furnish the best hotel accommodation at the most reasonable charges. It is our study to provide every comfort and accommodation to all our guests, especially for gentlemen engaged as above. To those who have been accustomed to patronize other first-class hotels, we only ask a trial; we have the same accommodation and our table is furnished with every delicacy of the season.

H. DUCLOS.

Nov. 22, 1897.

15-ly

**Commercial House,**

(LATE HUFFMAN HOUSE)

PETERBOROUGH, ONTARIO.

GEORGE CROHN : : : : PROPRIETOR.

Large addition lately made, including Twenty Bed Rooms  
Dec. 10, 1893.

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39 16,482  
63 16,163

1868.

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1263 91,449  
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