

JOHN LOW,
(Member of the Stock Exchange)
STOCK & SHARE BROKER,
14 HOSPITAL ST.,
MONTREAL.

**The Mercantile
FIRE INSURANCE COMP'Y.**

Incorporated by Act of Ontario Legislature.
CAPITAL \$200,000.
HEAD OFFICE WATERLOO, ONTARIO.

Board of Directors:
J. E. Bowman, M.P. St. Jacobs.
J. B. Snider, Comistoga.
J. W. Walden, M.D., Waterloo.
John Shuh, Waterloo.
J. B. Hughes, Berlin.
Cyrus Bowers, Berlin.
Henry F. J. Jackson, Guelph.
Robert Melvin, Galt.
William Robinson, Galt.
Officers:—J. E. Bowman, M.P. President; J. W. Walden, M.D. Vice-President; P. H. Sims, Secretary.
Insurances granted on all descriptions of property against loss or damage by fire, at current rates.
Agencies will be opened at the principal towns in Ont.

**Stadacona Fire and Life
INSURANCE COMP'Y**

Notice is hereby given that a dividend at the rate of
Ten per cent. per annum

on the paid up capital stock of the Company has been declared for the past year, and that the same will be payable at the Head Office, 20 St. Peter Street, Quebec, on and after

Tuesday the 25th instant.

The Stock and Transfer Books will remain closed until the 25th instant.
By order of the Board,

CRAWFORD LINDSAY,

Secretary.

N.B.—Shareholders in the Toronto District will receive their dividend cheques on application to the undersigned.

JOS. B. REED,
84 King Street East.

Quebec, January, 1875.


**JOSEPH GILLOTT'S
STEEL PENS.**
Sold by all Dealers throughout the world.

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.

NOTICE

Is hereby given that application will be made by

THE ST. LAWRENCE BANK

to the Parliament of Canada, at the next Session, for certain amendments to its Act of Incorporation.

MACDONALD & PATTON,
Solicitors for Applicants.

Toronto, Nov. 25, 1875.

**The Equitable Life Assurance
SOCIETY**

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

H. B. HYDE President.
J. 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.

**THE
Stadacona Insurance Co.**

Beg to call attention to the following advertisement:

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY

HAVE TRANSFERRED TO THE

STADACONA FIRE AND LIFE INSURANCE COMPANY.

Their present business and good-will at the undermentioned agencies in Ontario:—Say,—

Ayr,	Cayuga,	Ingersoll,	Newmarket,	Port Robinson,	Stratford,
Amherstburg,	Chatham,	Kingsville,	Oakville,	Preston,	Strathroy,
Bayfield,	Clinton,	Listowel,	Omamee,	Port Perry,	St. Mary's,
Bowmanville,	Colborne,	L'Orignal,	Orillia,	Sarnia,	Thornhill,
Bradford,	Dundas,	Millbrook,	Oshawa,	Sebastopol,	Tilsonburgh,
Brampton,	Dunnville,	Milton,	Owen Sound,	Seaforth,	Trenton,
Caledonia,	Exeter,	Mitchell,	Paris,	Simcoe,	Walkerton,
Caledon East,	Gananoque,	Mount Forest,	Pembroke,	Smith's Falls,	Warkworth,
Campbellford,	Hampton,	Morrisburgh,	Perth,	Stirling,	Wellington,
Cannington,		Newburgh,			Whitby.

Parties interested will please note this intimation and govern themselves accordingly.

By order,

G. F. C. SMITH,
Resident Secretary.