

British Advertisements.

JOHN HEATH,

(Late Thos. Lowe & Co.)

Buckingham Buildings, George Street, Parade,
and 33 Newhall Hill,

BIRMINGHAM, ENGLAND,

STEEL PEN MANUFACTURER,
AND STATIONERS' IRONMONGER.

Sole Manufacturer of Thos. Lowe's celebrated Steel Pens.

Agent for Hart's Patent Paper Fasteners.

Almost every article in demand under the head of
Stationers' Sundries kept in stock, and a special make
of goods obtained to order.Particular attention is requested to J. HEATH'S first-
class Extra Strong Pens, now so largely used.

A liberal discount to wholesale Stationers.

Illustrated Catalogues supplied to the Trade only, on
receipt of business card.JOSEPH GILLOTT'S
STEEL PENS.

Sold by all Dealers throughout the World.

Seymer's Straw Bottle
Envelopes.Shipped in eight gross canvas pack-
ages, at 6s. 6d. per gross, or forwarded
for packing empty Bottles or Wines
and Ales for shipment. They save
freight, breakage, &c., and re-sell on
arriving. Established 17 years. Sole
Manufacturer,

Thos. Whitehead & Co.

37 Eastcheap, London, E.W.

J. DAVY, Mechanics' Institute, Toronto, Agent.

BREAKFAST.—Epps's Cocoa—GRATEFUL AND COM-
FORTING.—"By a thorough knowledge of the natural laws
which govern the operations of digestion and nutrition,
and by a careful application of the fine properties of well-
selected cocoa, Mr. Epps has provided our breakfast tables
with a delicately flavored beverage which may save us
many heavy doctors' bills."—*Civil Service Gazette*. Make
simply with Boiling Water or Milk. Each packet is la-
belled, "JAMES EPPS & Co., Homeopathic Chemists, Lon-
don."MANUFACTURE OF COCOA.—"We will now give an ac-
count of the process adopted by Messrs. James Epps &
Co., manufacturers of dietetic articles, at their works in
the Euston Road, London."—*Cassell's Household Guide*.

COMMERCIAL UNION

Assurance Company (Fire and Life).

CHIEF OFFICES:

19 AND 20 CORNHILL, LONDON, ENGLAND, and
409 ST. PAUL STREET, MONTREAL, CANADA.

CAPITAL.....£2,500,000 Stg.

MORLAND WATSON & Co., Gen'l Agents for Canada
FRED. COLE, Secretary.

39-41 W. M. WESTMACOTT, Agent at Toronto

CUSTOMS DEPARTMENT.

Ottawa, July 26, 1873.

Authorized discount on American Invoices until furth-
er notice: 14 per cent.R. S. M. BOUCHETTE,
Commissioner of Customs.

WADSWORTH, UNWIN & BROWNE,

CIVIL ENGINEERS,

PROVINCIAL LAND SURVEYORS,
DRAUGHTSMEN AND VALUATORS.Surveys of every description performed in all parts of
Ontario.Office—50 Adelaide Street East, opposite the Court
House, TORONTO.

V. B. WADSWORTH. CHARLES UNWIN. H. J. BROWNE.

1872)

AS USUAL, COMPLETE SUCCESS!

Ten first prizes at two Exhibitions

W. BELL & COMP'Y,

GUELPH, ONT.,

Received every First Prize for

ORGANS & MELODEONS.

At the Provincial Exhibition, Hamilton, and Central
Exhibition, Guelph.This grand success, in addition to last year's record of
a Silver Medal, 3 Diplomas, and 12 First Prizes, prove
that our Instruments in the opinion of competent judges
are incomparably superior to all others.Sole Proprietors of the ORGANETTE, containing
Scribner's Patent Qualifying Tubes, acknowledged by all
to be the greatest improvement yet introduced. Their
superiority is conceded by other makers, from the fact
that at Guelph they withdrew from competition, thus ac-
knowledging their inability to compete with them.Every instrument fully warranted for five years. Send
for catalogue containing fifty different styles of instru-
ments.

Guelph, Oct. 15, 1872.

W. BELL & Co.

ÆTNA

Life Insurance Company

OF HARTFORD.

This Company did a larger amount of business in
Canada in the year 1872 than any other Company report-
ing to the Dominion Government. See Government
Returns.

Its Policies are all strictly non-forfeitable

thus doing justice to all, and compelling none to forfeit
their payments through inability to continue payingIt furnishes Insurance on all just and equitable
Plans.Its Mutual Rates average lower than any purely
Mutual Company.Its Stock Rates average lower than any purely Stock
Company, besides guaranteeing the amount of paid-up
Policy which will be given on account of surrender of
Stock Policies—done by no other Company in Canada.
Its ten year term plan is peculiar to itself, allowing the
insured to withdraw the whole of the reserve on account
of his policy when he attains the age of seventy, if he de-
sires to do so.

Its ratio of expense to income is far below the average.

It is prompt in payment of claims, careful in the selec-
tion of risks, and guards with the utmost jealousy the
interests of its Policy-holders generally.It is believed no Company doing business in the coun-
try has higher claims upon the public.Persons desiring information either in regard to
Agencies or Insurance, will please address,

JOHN GARVIN,

MANAGER.

Toronto.

Montreal Assurance Company.

INCORPORATED 1840.

CAPITAL (liable to call).....\$720,000
INVESTED FUNDS (approximately)..... 800,000

HEAD OFFICE.....MONTREAL

A. MURRAY.....MANAGER.
Marine Inspector CAPT. DAVID ROSS KERR.

BRANCH OFFICE—26 Wellington Street, Toronto.

Local Secretary and Agent.....R. N. GOOCH.

Inland Navigation, also Ocean Risks (to and from Ports
of Great Britain) covered at moderate rates. 34-6m

(1872)

THE EQUITABLE
LIFE ASSURANCE SOCIETY

Of the United States.

HEAD OFFICE—120 BROADWAY
NEW YORK.

WM. C. ALEXANDER, - - President.

H. B. HYDE,
J. W. ALEXANDER, } Vice-Presidents

R. W. GALE, Man. for Dominion of Canada

198 ST. JAMES ST., MONTREAL.

Assets	\$20,000,000 00
Annual income, over	9,000,000 00
Total paid Policy-holders in 1872	3,646,289 96
Total surplus 1872	2,520,090 17

All Cash—Purely Mutual—Annual
Dividends.The new business of this society during the past four
years exceeds that of any other Life Insurance Company
in the world.New Policies in 1872, 12,491, assuring \$51,911,079.
Its leading principles are

Perfect Security & Equity to the Assured

It issues all the most desirable kinds of LIFE AND
ENDOWMENT POLICIES, on which Dividends will
be paid annually, or on

THE TONTINE PLAN,

First introduced by this Society, and highly recommend-
ed and endorsed, not only by the most celebrated experts
in Life Insurance, but by the leading business firms of
the United States and Canada.It receives Premiums and pays losses IN
CASH ONLY.It neither receives notes nor pays them out in LIEU OF
CASH when its Policies become claims.All its investments are confined by law to the
most reliable securities.The general averages of all State Life Insurance Re-
ports show that in every leading and desirable feature
the Society

STANDS IN THE VERY FRONT RANK.

It will be seen by the Dominion Government Report
that the Society's

BUSINESS IS STEADILY INCREASING IN CANADA,

and although only established in the country about five
years, its business exceeds many of the older established
companies, having issued in 1872, 895 Policies, insuring
\$2,324,150, being a very little short of theLargest Business done by any Company, foreign
or local, in Canada.

HEAD OFFICE FOR ONTARIO

58 CHURCH ST., TORONTO

CAPT. R. W. McCUAIG,

General Agent Eastern Ontario and Inspector
OFFICE—OTTAWA.

ED. A. SCADDING,

Special Agent,
TORONTO

GEORGE B. HOLLAND

General Agent for Ontario.