

W. RYAN, Toronto,  
M. P. RYAN, Montreal.  
**PRODUCE**  
AND  
Commission Merchants.

### NOTICE.

From and after the FIRST DAY OF AUGUST next the

**WESTERN CANADA**  
Permanent Building and Savings Society  
Will be known by the name of the  
**Western Canada Loan and Savings Company,**

Such change of name having been made by By-Law of said Society, passed for that purpose, in accordance with the provisions of an Act of the last Session of the Parliament of Canada authorizing such change of name.  
Dated June 2, 1874.

WALTER S. LEE, Secretary.

### NOTICE.

Notice is hereby given that the undersigned

## INSURANCE COMPANIES

Will not consent to the use of any of the

### GAS CARBURETTORS,

Nor be liable for loss or damage by fire where Carburettors or other illuminators in which Gasoline, Benzine or the like substances are used or kept on the premises:—

Etna.	Liverpool, London & Globe
Beaver Mutual.	London Ass. Corporation.
British America.	Niagara District Mutual.
Citizens.	North Brit. and Mercantile
Commercial Union	Phoenix.
Gore Dis. Mutual.	Provincial.
Guardian.	Queen.
Hand-in-Hand Mut.	Queen City.
Hartford.	Royal.
Home Dist. Mut.	Royal Canadian.
Imperial.	Scottish Commercial.
Isolated Risk.	Scottish Imperial.
Lancashire.	Western.

### DOMINION LINE.

This Line is composed of the following first-class, full powered Clyde-built Steamships, and is intended to perform a regular service between Liverpool, Quebec and Montreal in summer, and Liverpool and Portland in winter:—

MONTREAL	3,450 Tons	(Building)
DOMINION	3,200 Tons	Capt. Bouchette.
ONTARIO	3,200 Tons	Capt. French.
VICKSBURG	2,500 Tons	Capt. Roberts.
MEMPHIS	2,500 Tons	Capt. Mellon.
TEXAS	2,350 Tons	Capt. Laurensen.
MISSISSIPPI	2,200 Tons	Capt. Wakes.
QUEBEC	2,200 Tons	Capt. Bennett.
ST. LOUIS	1,824 Tons	Capt. Reid.

These vessels have very superior accommodation for Cabin and Steerage Passengers, and paid Tickets are issued at reduced prices to those desirous of bringing out their friends.

Sailing from Liverpool every Wednesday, calling at Belfast Lough to take in Cargo and Passengers.

Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada.

For Freight or Passage apply in Liverpool to

FLINN, MAIN & MONTGOMERY,  
In Montreal to Lancelotti's key.

DAVID TORRANCE & Co.,  
Exchange Court.

Or JOHN N. LAKE, at Toronto Street, Toronto.

## 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 Drops.	Gilt Edge.
Silver Drops.	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 ..... **\$394,589.42**

Interest received on Investments, Loans, and Deposits. **69,301.01**

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

### DISBURSEMENTS.

Return premiums and surrender values on surrendered and cancelled Policies, including Premium Notes cancelled and surrendered.....

Paid claims by death ..... **\$184,169.41**

Re-insurance and Commuted Commissions ..... **87,185.06**

Dividends paid Policy-holders ..... **12,307.62**

Legal Interest on Capital ..... **12,353.63**

Taxes and Licenses ..... **8,050.00**

Home Office Expenses, including Salaries, Postage, Expressage, Exchange, Stationery, &c. .... **\$4,742.44**

Agency Expenses, including Commissions, Bents, Medical Examinations, Advertising, and other expenses ..... **53,520.68**

Total expenses of conducting the business ..... **62,263.87**

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

### ASSETS.

United States 5-20 Bonds ..... **\$75,156.26**

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. Amount loaned.

Albany Gas Light Co.'s Stk. \$5,000 \$12.00

Tenth Nat. Bk. Stock, N.Y. 5,000 5.00

Albany Railway Co.'s Stk. 6,000 6,000

Rome, Ogdensburg & W. 2,000 2,000

tertown R. R. Stock ..... 2,000 2,000

Alb. & Susquehanna R. R. Stock, int. secured by

Del. & Hud. Canal Co. 10,000 10,000 6,000.00

First Nat. Bank Stk Albany. 10,000 14,000 10,000.00

First Nat. Bank Stock, New Bedford, Mass. .... 2,000 2,400 2,000.00

Net actuarial value of Commuted Commissions ..... 25,000.00

Premium Notes and Loans (drawing interest) on Policies in force ..... 284,694.54

Premiums in course of collection through Agencies ..... 46,376.80

Quarterly and Semi-annual Premiums, due subsequent to Jan. 1st, 1874..... 26,276.12

Interest accrued but not due ..... 26,290.15

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.