

sured knows just what he is to pay and just what he is to get; so that no loophole is left for future disappointment or complaint. Moreover, the premiums are so low as to make the transaction attractive to the insured, and, instead of enduring all sorts of lingering anxieties on the subject of "dividends," he receives his "dividends" in advance in the form of an abatement from the price. This is a feature which must grow in popular favor when it is considered that many mutual companies are diminishing their dividends, and that some of them are paying none at all. As we have said in a previous number of *The Spectator* "there is no circumlocution about this system; the premiums are not put at a high figure, and sent traveling around a circle, to come back in part, under the euphemism of dividends, after having been assessed severely, meanwhile, for losses and expenses. The bread thus cast upon the waters may return after many days, but it comes in crumbs. The stock company, however, sells its customer a sound policy at a reduced premium; thereby making a contract which has all these desirable features, economy of cost, security of fulfilment, definiteness as to terms. What wonder that the plan meets with popular favor, and proves fruitful of good results?"

We have always deprecated the multiplication of life insurance companies and the demoralized competition they introduce, and it is only a short time since we stated our views with emphasis in an article upon "extremely useless new life companies." But it is due alike to candor and consistency, that we should recognize exceptional merit, and we, therefore, not only frankly admit the abounding elements of success in the National Life, but, as frankly, place that institution at the very head of a not very numerous list of useful new life companies. Nor have we any reason to doubt that this usefulness will be of the most permanent sort.—*Chicago Spectator*.

#### Richard Hall & Co.,

HARDWARE Merchants, 58 Yonge Street, opposite Express Offices, Toronto.

#### Insolvent Act of 1869.

In the matter of ROBERT FOWLES, an Insolvent.

I, the undersigned, John Kerr, of the City of Toronto, have been appointed Assignee in this matter. Creditors are requested to fill their claims before me within one month, and are hereby notified to meet at my office, Court Street, Toronto, on TUESDAY, the 15th day of NOVEMBER, 1870, at 10 a.m., for the public examination of the Insolvent, and for ordering the affairs of the Estate generally. The Insolvent is hereby notified to attend.

JOHN KERR, Assignee.

Court Street, Toronto,  
15th Oct., 1870.

#### Insolvent Act of 1869.

In the matter of JOHN SHAW, trading under the firm of JOHN SHAW & CO., an Insolvent.

A FINAL Dividend Sheet has been prepared, open to objection until the TWENTY-NINTH day of OCTOBER, 1870, after which dividends will be paid.

JOHN KERR, Assignee.

Toronto, 14th October, 1870.

#### Robert Lawson & Co.,

WHOLESALE AND RETAIL

GROCERS & PROVISION MERCHANTS,

"THE ALBERT HOUSE,"

No. 218 YONGE STREET, COR. OF ALBERT,

Dealers wishing to buy in small quantities will do well by calling at this establishment.

Every article sold very low for cash.

Goods always fresh and stock large and well assorted.

R. L. & Co., are prepared to purchase any quantity of choice Dairy Butter.

ROBERT LAWSON & Co.

No. 218 Yonge Street, corner of Albert.

9-3m



#### Intercolonial Railway.

COMMISSIONERS' OFFICE,

OTTAWA, 10th Oct., 1870

THE Commissioners for the construction of the Intercolonial Railway, hereby give public notice that they are prepared to receive Tenders for the construction of an Engine House, Locomotive Repair Shop, and other buildings, at Moncton, New Brunswick.

Plans and Specifications may be seen on and after 1st NOVEMBER next, at the Railway Office, St. John, and at the office of the Chief Engineer, at Ottawa; and Tenders on a printed form; which will be supplied, marked on envelope "Tender for Buildings," and addressed to the Commissioners, will be received at their Office in Ottawa, up to six o'clock, p.m., on 21st November, 1870.

A. WALSH,

ED. B. CHANDLER,

C. J. BRYDGES,

A. W. McLELAN,

Commissioners



#### Government House, Ottawa,

Thursday, 22nd day of September, 1870.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

ON the recommendation of the Honorable the Minister of Customs and under and in virtue of the 54th Section of the Act 31st Victoria, Cap. 6, intitled "An Act respecting the Customs," His Excellency has been pleased to order, and it is hereby ordered, that the Out Port of Port Ryuse, attached to the Port of Dover, in the Province of Ontario, be and the same is hereby constituted and appointed to be a Warehousing Port, within the meaning of that Act.

9-3t

WM. H. LEE,  
Clerk Privy Council, Canada.



#### Government House, Ottawa,

26th day of September, 1870.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

ON the recommendation of the Honorable the Minister of Customs and under and in virtue of the authority given by the 8th Section of the Act 31 Vic. Cap. 6, intitled "An Act respecting the Customs," His Excellency has been pleased to make the following regulations:

Point Le Preau, in the County of Charlotte, Province of New Brunswick, shall be and the same is hereby constituted and erected into an Out Port of Customs to be attached to the Port of St. John, and known as the Sub-Port of "Le Preau," comprising "Point Le Preau on the East, and the head forming the West side of Seely's Cove as the Western boundary."

9-3t

WM. H. LEE,  
Clerk Privy Council, Canada.

#### Consumers Gas Company.

THE annual General Meeting of the Stockholders of the Consumers Gas Company of Toronto, to receive the report of the Directors, and for the election of Directors for the ensuing year, will be held at the Company's office in Toronto street, on

MONDAY, THE 31st OF OCTOBER,

at twelve o'clock, noon.

H. THOMPSON,

Manager.

Consumers' Gas Company,  
Toronto, Oct. 8, 1870.

#### Grand Trunk Railway.

TRAINS arrive and depart as follows at and from Toronto

EAST.				
	a.m.	a.m.	p.m.	p.m.
Depart.....	5.37	6.37	5.37	7.07
Arrive.....	9.37	10.37	10.37	9.07
WEST.				
	a.m.	a.m.	p.m.	p.m.
Depart.....	7.30	11.10	3.45	10.37
Arrive.....	5.30	12.50	5.20	9.05

#### Northern Railway.

	a.m.	p.m.
Depart.....	7.00	4.00
Arrive.....	10.35	9.10

Trains leave Brock Street Station 15 minutes later.

#### Toronto and Nipissing Railway.

NOTICE is hereby given to the Shareholders of the Toronto and Nipissing Railway Company, that a special General Meeting of the said Shareholders will be held at the offices of the said Company in the City of Toronto, on MONDAY the

TWENTY-FIRST DAY OF NOVEMBER, A. D. 1870.

at the hour of twelve o'clock noon, for the purpose of giving to the Directors of the said Company the sanction of the said shareholders to the issue by the said Directors of the bonds of the Company, under, in pursuance of, and for the purposes declared in the 22nd section of the Act of the Legislature of Ontario, incorporating the said Company.

By order,

JAMES GRAHAM,  
Secretary.

Dated at Toronto,  
This 4th day of October, 1870.



#### Government House, Ottawa,

26th day of September, 1870.

PRESENT:

HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL.

ON the recommendation of the Honorable the Minister of Customs and under and in virtue of the authority given by the 8th Section of the Act 31 Vic. Cap. 6, intitled "An Act respecting the Customs," His Excellency has been pleased to make the following Regulation:

Grand Harbor, in the Island of Grand Manan, in the Province of New Brunswick, shall be and the same is hereby erected into an Out Port of Customs, and attached to the Port of Campo Bello (Welchpool).

9-3t

WM. H. LEE,  
Clerk Privy Council, Canada.

#### Notice

IS hereby given that application will be made to the Legislature of Ontario, at its next Session, for an Act to incorporate "The Queen City Fire Insurance Company." Toronto, 29th September, 1870. 7-6t

#### THE EQUITABLE

Life Assurance Society.

OF THE

UNITED STATES.

CASH ASSETS.....	\$13,000,000
ANNUAL CASH INCOME.....	\$7,000,000
NEW BUSINESS IN 1869.....	\$51,021,141

THE leading company in the world for new business, by \$13,000,000. Purely Mutual, all profits annually divided among the Policyholders, on Contribution Plan. This Company has special advantageous features that no other Company in Canada offers. See "Tontine Dividend" circulars, being a 10 per cent. investment, in addition to a Life Insurance. Instalment and all kinds of Endowment Policies. The "Equitable" has fully complied with Dominion Law, by making deposit of \$100,000 in Canadian Securities. Branch office for the Dominion,

R. W. GALE, Manager,  
55 CHURCH STREET, TORONTO.

HOLLAND & DEMING, General Agents for Ontario.

Good Agents and Solicitors wanted in unrepresented localities.