

# VISITORS TO EXHIBITION!

Do not leave town before providing yourselves  
with an

## Accident Policy

For \$2,000 and \$10 Weekly indemnity for SIX Months, as ONE out of every TEN meets with an accident. The Citizens Insurance Company, offering the largest security of any Canadian Accident Company, issues Policies at following rates:

ONE DAY.....	25c
THREE DAYS .....	50c
A WEEK .....	\$1.20
A FORTNIGHT .....	1.80
A MONTH .....	3.00
A YEAR.....	10.00

TO BE HAD AT THE

HEAD OFFICE:

Citizens Ins. Company's Building:

179 ST. JAMES STREET, MONTREAL,

Or of any of its Agents throughout the Provinces.

By Scott, Sutherland & Co

INSOLVENT ACT OF 1875.  
IMPORTANT SALE BY AUCTION

Show Case Manufacturer's

STOCK AND PLANT IN GOING ORDER

There will be offered for sale by Public Auction, on the premises, No. 77 Adelaide Street West, Toronto, on TUESDAY, SEPT. 23RD, at two o'clock p.m. the Stock-in-Trade and Plant belonging to the estate of WILLIAM MARTINDALE, valued at \$2,472.04. The above will first be offered en bloc, and if the price bid therefor does not reach the reserve fixed by the creditors, the whole will be sold in detail without reserve. Terms at sale. All information furnished by the undersigned.

E. R. C. CLARKSON, Official Assignee.  
Office of Turner, Clarkson & Co., 44 Front St., West.  
Toronto, 12th Sept., 1879.

Scott, Sutherland & Co.  
TRADE AUCTIONEERS.

WILLIAM HEWETT,  
Manufacturer & Commission Agent,

No. 11 COLBORNE ST., 2nd door from  
Yonge St.

TORONTO, ONT.

REFERENCES KINDLY PERMITTED TO

Hon. Wm. McMaster, President Canadian Bank of Commerce; Messrs. A. R. McMaster & Bro., Ogilvy & Co., Bryce, McMurrich & Co., McMaster & McCraig, Sanson, Kennedy & Gemmel, Hughes Bro., and Blumenthal & Blanchard, No. 434 Broadway, New York.

# PETROLEUM.

## 'SILVER STAR'

Recognized in all markets as the

### Standard of Excellence

For Gravity, Absolute Purity, Prime Burning Quality, with full

GUARANTEE OF FIRE TEST.

The BEST is the CHEAPEST. Ask for

"SILVER STAR"

And take no other; see that our name is on each package. We are the only manufacturers of the

## PATENT TIN CANS,

and are prepared to

SUPPLY THE TRADE

WITH OUR BRANDS OF

## ILLUMINATING & LUBRICATING OILS

In barrels or in Patent Tin Cans. Correspondence Solicited.

All orders shall have our best attention.

## J. L. ENGLEHART & CO

Producers, Refiners & Shippers,

PETROLIA, ONTARIO  
CANADA.

### A SHORT CHAPTER ON EXPENSES.

Every business man can understand that companies which are compelled to expend \$15, \$20 or \$40 in working expenses, out of each \$100 received, cannot possibly have as much left to pay dividends with, as those which are so carefully and economically conducted as to expend less than \$8.00 per \$100 in expenses. What goes for expenses is gone for good, and with it, when excessive and long continued, history shows that the expensive company is sure to go too, though it may seem to prosper for a time.

It is most important, therefore, for agents and policyholders to connect themselves only with well-established companies, whose standing and knowledge enables them to procure business without excessive cost.

For public information we quote the following figures, found opposite each company named, in the Connecticut (for the ÆTNA) and Canadian Government reports—pages 160 and 19 and 20—just issued:—

Name of Company.	Total Income 1878.	Working Expenses per \$100 of Income.
ÆTNA LIFE .....	\$4,33,129	7.64
Canada Life .....	698,382	15.37
Confederation .....	17,097	26.89
Sun Mutual .....	117,685	39.34
Mutual Life .....	4,553	39.62
Citizens .....	38,119	17.65
Toronto .....	93,2	23.97

The following will illustrate the difference to individual policyholders produced by economy on the part of a life insurance company.

Two Montreal merchants insured their lives in 1869 for \$1000 each, payable at death or end of 10 years. One of them, aged 23, chose one of the best of the above-named companies, paying \$104 per annum, the profits to be given in bonuses with the policy at maturity. The other, aged 25, chose the ÆTNA LIFE, paying \$95.65, the profits to be given in cash at the close of each year. In the third column herewith, is given the annual difference and the ÆTNA'S cash dividends, improved at 7 per cent interest, per annum:

POLICY \$1,000 ON TEN-YEAR ENDOWMENT PLAN WITH PROFITS.				POLICY \$1,000 ON TEN-YEAR ENDOWMENT PLAN WITH PROFITS.			
Year.	Age 23.	Age 25.	Ætna's Div's.	Year.	Age 23.	Age 25.	Ætna's Div's.
1869	\$104.00	\$95.65	\$ 8.35	1875	\$104.00	\$95.65	\$26.70
1870	104.00	95.65	17.19	1876	104.00	95.65	32.03
1871	104.00	95.65	19.19	1877	104.00	95.65	36.40
1872	104.00	95.65	17.15	1878	104.00	95.65	82.40
1873	104.00	95.65	18.59				
1874	104.00	95.65	22.69	Totals	1040.00	956.50	280.69

Resulting as follows: Original sums insured \$1,000.00 \$1,000.00  
Bonuses declared: In 1870, for 2 years, \$15.93; In 1875, for 5 years, \$37.81; Profits since 1875, \$9.81. Total..... 63.05  
ÆTNA'S 10 cash dividends and interest on as above..... 280.69

Net Difference ..... \$1,063.05 \$1,280.69  
\$217.64  
The two gentlemen now hold THREE policies in the ÆTNA LIFE, and none in the other company.  
For Rate Tables and other information address—ÆTNA LIFE INS. CO'Y., Office: Bousstead's Block, Toronto. WILLIAM H. ORR, Manager.

# THE STANDARD Fire Insurance Comp'y

Head Office—Hamilton.

GOVERNMENT DEPOSIT, \$25,000.

This Company has the largest Government Deposit of any purely Provincial Company.

It confines its business exclusively to this Province, and limits its Liability on any First-Class Risk to \$3,000.

PRESIDENT.

D. B. CHISHOLM, Esq., Barrister, late Mayor of Hamilton, and Ex M.P. for Hamilton.

SECRETARY-TREASURER

H. THEO. CRAWFORD.

WILLIAM CAMPBELL, General Agent Toronto District  
Hamilton, March 1, 1878