

Insurance.

**THE CITIZENS'
INSURANCE COMPANY.**

FIRE, LIFE, GUARANTEE & ACCIDENT.

Capital Two Million Dollars—\$103,000
Deposited with the Dominion
Government.

HEAD OFFICE, - - MONTREAL,
No. St. James Street.

DIRECTORS.

Sir Hugh Allan, President. | John Pratt, Vice-Pres
Adolphe Roy. | Henry Lyman.
Andrew Allan. | J. L. Cassidy.
N. B. Corse.

EDWARD STARKE,

Manager Life, Guarantee and Accident Department.

JOHN HUTCHINSON,

Manager of Fire Department.

ARCH'D McGOON, *Secretary-Treasurer.*

Fire risks taken at equitable rates based upon
the irrespectivemerits. All claims promptly and
liberally settled.

ONTARIO BRANCH—No. 52 Adelaide St. East, Toronto

Insurance.

**North British & Mercantile
INSURANCE COMPANY.**

ESTABLISHED 1809.

Subscribed Capital, - - £2,000,000

FIRE DEPARTMENT.

The Company insures almost every description of
property at the lowest rate of premium correspond-
ing to the nature of the risk.

LIFE DEPARTMENT.

BONUS YEAR, 1875.

The next division of profits for the five years since
1870, will be made on the closing of the books on the
31st December, 1875. All policies on the Participating
Scale, opened before that date will share in the
Division.

At Inst Division the Bonus declared was at the rate
of £1 5s. per cent. per annum on all sums assured, and
the previously vested Bonuses. On policies of old
standing, this was in many cases equal to £1 18s. per
cent. per annum on the original sum assured.

Ninety per cent. of the whole Profits is divided
among the assured on the participating scale, which
is as large a share of Profits as is allowed by any
office.

Profits are ascertained every five years.
Agents in all the cities and principal towns in the
Dominion.

MACDOUGALL & DAVIDSON,

Managing Directors and General Agents,
72 St. Francois Xavier St.,
Montreal.

Wm: EWING, Inspector.

Dominion Telegraph Co'y.

TENDERS FOR WIRES.

SEALED TENDERS addressed to the un-
dersigned and marked "Tenders for Wire"
will be received until the

First of December next,

for a supply of Two Thousand Miles of No. 9
Birmingham Gauge best best Galvanized Patent
Jointed TELEGRAPH WIRE put up in half-
mile bundles and delivered during the Spring
of 1876, at Halifax, Nova Scotia, St. John, N.B.,
and Quebec, at the Company's option.

Terms of payment to be specified in Tender.

The Company do not bind themselves to ac-
cept the lowest or any tender.

(By order,)

THOS. SWINYARD.

General Offices Dominion Tel. Co., }
Toronto, Ont., Oct. 1st, 1875. }

THE CHIEF CHARACTERISTICS OF
**WHITESIDE'S
IMPROVED PATENT
SPRING BED**

Are comfort, durability and convenience.

H. WHITESIDE & CO.,

64 and 66 College Street, Montreal.

The trade supplied with bedding of all kinds.

**THE MERCHANTS'
MARINE INSURANCE COMP'Y
OF CANADA.**

Incorporated by Special Act of Parliament of Canada.

CAPITAL, - - - \$1,000,000
WITH POWER TO INCREASE TO \$2,000,000.

HEAD OFFICE,

MONTREAL.

BOARD OF DIRECTORS.

President,

WM. DARLING, Esq., President Board of Trade.

Vice-President,

A. W. OGILVIE, Esq., Director Exchange Bank of Canada.

EDWARD MACKAY, Esq., Director Bank of Montreal.
C. H. GOULD, Esq., President, Corn Exchange.
HON. PETER MITCHELL, M.P.
JAMES G. ROSS, Esq., President Quebec Bank.
JAMES MacDOUGALL, Esq., Miller.

ALEX. WALKER, Esq., Merchant.
CAPT. B. W. SHEPHERD, President Ottawa River Navigation Co.
JAMES O'BRIEN, Esq., Director Metropolitan Bank.
AUGUSTIN CANTIN, Esq., Shipbuilder.
JAMES LORD, Esq., (of Messrs. Lord, Magor & Munn,) Merchant.

**BANKERS—EXCHANGE BANK OF CANADA.
SOLICITOR,—J. C. HATTON, ESQ.**

MANAGER,

JAMES K. OSWALD.

This Company was incorporated by Act of the Parliament of Canada for the purpose of carrying on the business of Inland and Ocean Marine Insurance, more especially throughout the Dominion of Canada.

It is proposed to do an extensive Inland and comparatively limited Ocean Marine business. The large and continually increasing business of our Lower Ports and Inland Waters is daily demanding increased insuring facilities, which at present are wholly insufficient for the wants of the community. This want this Company—a strong home institution—proposes to supply.

There still remains some of the capital stock of the Company unsubscribed for, which is now offered to the public, the Directors being desirous of having the full capital subscribed.

Application for stock to be made to the Manager, at the Office of the Company, 55 St. Francois Xavier Street, Montreal.

J. K. OSWALD, MANAGER.