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**PUBLIC ACCOUNTANTS,**  
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**WALKER & LABELLE,**  
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**BALL, BUTTON, SQUARE, POWDER,**  
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 Companies, Merchants, etc., made to order of the best materials and for style, durability and cheapness unsurpassed.  
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Coal of all kinds always on hand. City orders promptly delivered. Orders from country dealers will receive prompt attention. Quotations given on application.  
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**AT ADEQUATE RATES.**

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**Insurance.**  
**QUEEN INSURANCE CO.**  
 OF ENGLAND.  
**FIRE & LIFE.**  
**Capital.....£2,000,000 Stg.**  
**INVESTED FUNDS.....£668,818 "**  
**FORBES & MUDGE,**  
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*Chief Agents for Canada.*  
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**Canada Farmers' Mutual Insurance Company.**  
**HEAD OFFICE.....HAMILTON, ONTARIO**  
**INSURES ON THE CASH** as well as the PREMIUM NOTE SYSTEM, Farm and Household property; also, the usual classes of Risk taken by companies doing a General Insurance business. Has been twenty-two years in operation.  
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**HASTINGS MUTUAL Fire Insurance Company,**  
 Having raised a Guarantee Capital, now cover all classes of risks. Applications for agencies are solicited from qualified persons in all places not represented in Ontario.  
**JAMES H. PECK,**  
 Belleville, July, 1876. Secretary.

**NORTH BRITISH & MERCANTILE**  
**Fire & Life Insurance Co.**  
**ESTABLISHED 1869.**  
**Subscribed Capital, £2,000,000 Stg.**  
 Paid-up Capital . . . . . £250,000 Stg.  
 Revenue for 1874 . . . . . 1,283,772 "  
 Accumulated Funds . . . . . 3,544,752 "

**Insurances against Fire**  
**ACCEPTED AT THE ORDINARY RATES OF PREMIUM.**  
**In the Life Department**  
 Moderate Rates of Premium, and special schemes adapted to meet the various contingencies connected with this department.  
 The next DISTRIBUTION OF PROFITS will take place at 31st December, 1880. All policies on the Participating Scale, effected on or before 31st December, 1876, will, in terms of the Rules of the Company, rank in that Division for Five Years' Bonus.  
**MACDOUGALL & DAVIDSON,**  
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**THE ONTARIO MUTUAL**  
**Life Assurance Company**  
**ISSUE Policies on all the most approved methods.** This Company is PURELY MUTUAL; its business confined to the Province of Ontario; its rates of Assurance are self-sustaining, yet lower than others on the participating plan. There being no Stock-holders, all advantages go to the benefit of Policy-holders. Dividends declared yearly after Policies are three years old.  
**WM HENDRY, Manager,**  
 Waterloo, On

**Insurance.**  
**THE STANDARD**  
**LIFE ASSURANCE COMPANY.**  
**ESTABLISHED 1825.**  
**HEAD OFFICES:**  
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**Montreal, - - - - - Canada.**  
 Amount of Policies in force over.... **\$90,000,000**  
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 Claims paid to Canadian policy holders nearly  
**One Million Dollars.**  
**L. W. FULTON,** W. M. RAMSAY,  
 Agent & Inspector, Toronto. Manager for Canada.

**IMPERIAL:**  
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**ESTABLISHED 1803.**  
*Canada General Agency,—*  
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**ANDREW RINTOUL,**  
 Inspector.  
**TORONTO OFFICE—75 Colborne Street.**  
**A. W. SMITH, Agent.**

**THE NIAGARA DISTRICT**  
**MUTUAL FIRE INSURANCE COMPANY**  
 The Oldest Mutual in the Dominion.  
 Established 1836.  
**Head Office, Masonic Temple,**  
**ST. CATHARINES, ONT.**  
 Premium Notes, \$200,000.  
**THEO. MACK, M.D., President.**  
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**THOS. H. GRAYDON, Inspector.**  
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**MUTUAL**  
**FIRE INSURANCE COMPANY**  
 Of the County of Wellington.  
*Business done exclusively on the Premium Note System.*  
**F. W. STONE,** CHAS. DAVIDSON,  
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**Head Office, - - - Guelph, Ont**

**The Waterloo County**  
**Mutual Fire Insurance Company.**  
**HEAD OFFICE.....WATERLOO, ONT.**  
**ESTABLISHED 1863.**  
**THE BUSINESS OF THE COMPANY IS** divided into three separate and distinct branches, the **VILLAGE, FARM, AND MANUFACTURES,** Each Branch paying its own losses and its just proportion of the Managing expenses of the Company.  
**C. M. TAYLOR, Sec.** J. W. WALDEN, M.D., Pres.  
**J. HUGHES, Inspector.**

**The Ontario**  
**Mutual Fire Insurance Company.**  
**HEAD OFFICE.....LONDON, ONT.**  
**THIS COMPANY IS ESTABLISHED FOR THE** Insurance of Dwelling-houses and non-hazardous property in Cities, Towns, Villages, and Country. Applications for Insurance made through any of the Agents.  
**ANDREW McCORMICK, President**  
**JOHN SMITH, Secretary-Treasurer.**