

selves. If, on the contrary, prices have gone down, they do not trouble themselves about either the grain or the draft, but leave the Canadian seller to look after both. Certain of these speculating sharpers recently succeeded in playing their confidence game so well as to purchase from this part of the Province some sixty thousand bushels of barley. This was sent to Chicago, but, as the prices fell in the meantime, the grain lies there, the drafts have been returned and the dealers have been left in a very unpleasant situation. Had barley risen, as they anticipated, from five to ten cents per bushel, the confidence men and gamblers on other people's property would have cleared from \$5,000 to \$6,000, and perhaps a great deal more."

—It would undoubtedly be a profitable investment should wool dealers and woolen manufacturers unite with the underwriters in carrying on a series of experiments to definitely settle the discussion over the spontaneous combustibility of wool. Losses frequently occur which cannot be satisfactorily accounted for, except on the theory of spontaneous combustion. Within the past two years we have recorded four instances where the insurance adjusters have insisted that the spontaneous combustion of wool brought the loss, while wool dealers and manufacturers have scouted the idea, but still brought out no evidence which would indicate the contrary. The latest incident in this line is from the burning of George C. Moore's scouring mill at North Chelmsford. Very recently, say three months since, he had built a three-story brick building, at a cost of \$17,000, and put in one of C. G. Sargent & Sons celebrated scourers, capable of taking care of over 6,000 pounds of wool a day. This building was in addition to a two-story brick mill built seven years ago, which was occupied in the first story by a worsted spinner, and in the second story by Mr. Moore for storage purposes. The fire originated at midnight in this room, in the midst of over 100 bags of scoured wool. This wool was ready for market, and, as a consignee of his wool remarks, was always thoroughly dry when it left the mill, and not infrequently gained in weight when stored any length of time in the city.—*Commercial Bulletin*

JESSOP'S CAST STEEL

IN STORE.

A. C. LESLIE & CO., Montreal.

NOTICE IS HEREBY GIVEN

THAT A

SPECIAL MEETING

Of the Shareholders in the Province of Ontario of the

Isolated Risk and Farmers' Fire Insurance Company of Canada,

For the nomination of Directors for said Province will be held in the Company's offices, corner of Church and King streets, city of Toronto, on

Monday, the 29th day of November, 1875.

AT 12 O'CLOCK, NOON.

By a der.

J. MAUGHAN, Jr.,
Manager.

Toronto, 18th, Nov., 1875.

NOTICE

Is hereby given that the Union Permanent Building and Savings Society will apply to the Legislative Assembly of the Province of Ontario, at its next session, for an Act to authorize the shareholders to change the name of said Society to that of the Union Loan and Savings Company.

WM. MORTIMER CLARK,
Applicant's Solicitor.

Toronto, 15th Nov., 1875.

NOTICE IS HEREBY GIVEN

That the General

ANNUAL MEETING

Of the Shareholders of the

Isolated Risk & Farmers' Fire Insurance Company of Canada,

For the election of Directors, will be held at the Company's office, corner Church and King streets, city of Toronto, on

Thursday, the 9th day of December, 1875

At 12 o'clock noon.

By Order.

J. MAUGHAN, Jr.,
Manager.

Toronto, 17th Nov., 1875.

NOTICE.

The Western Canada Loan & Savings Company

Formerly the Western Canada Permanent Building and Savings Society, hereby give notice that they will apply to the Parliament of the Province of Ontario at its next session, for an act to conform a by-law of the said Society passed on the Fifteenth day of June, A.D. 1874, changing the name thereof pursuant to an Act of the Parliament of Canada, 37 Victoria Chapter 100.

ROBINSON, ROBINSON & O'BRIEN,
Solicitors for Applicants.

Dated the 9th day of November, A.D. 1875.

The Equitable Life Assurance SOCIETY

OF U.S., 120 BROADWAY, N.Y.

H. B. HYDE President.
T. W. ALEXANDER Vice-President.
R. W. GALE, Montreal. Gen. Man. Dom Can.
HOLLAND & WILSON. Gen. Managers for Ontario.

Amount of Life Policies in Force Dec. 31, 1874. \$181,029,001
Assets, July 1, 1875. 28,000,000
Surplus, July 1, 1875. 4,000,000

In order that an intelligent view may be taken of the unprecedented career and success of the Equitable Society, the public are reminded of several material and significant facts: The Equitable Society was organized in 1859, and after a brilliant career of fifteen years, ranks Third amongst the Life Companies of the world as regards amount of policies in force. The promoters of the Equitable Society adopted, as the principles of its business, the following unassailable features:

All Premiums Payable in Cash.

No Notes Taken, or Credits Given.

All Losses by Death Paid in Cash.

No Deductions from Losses on Account of Notes Taken, or Credits Given.

All Profits Divided Among Assured.

No Gains from Policy-holders Allowed to Stockholders.

Equitable Rights of Policy-holders to be regarded, Rather than Technical Points.

The Greatest Liberality in Dealing, Consistent with Security.

Promptness in Payment of Losses.

Strict Economy in Management of Business.

Founded upon such principles the business of the Equitable Society has been cautiously, but energetically conducted. The Society has accomplished in fifteen years more than six times the amount of business done by the oldest Life Office in England in one hundred and twenty years. The average annual new business done by the Equitable during the past five years is \$44,330,658, which is greater than that of any other Company in existence.

The attention of intending assurers are called to the Tontine Savings Fund plan, now so popular and pronounced by distinguished actuaries and leading business men to possess advantages never before offered to the public.

HOLLAND & WILSON, General Agents for Ontario, 58 Church street, Toronto.
Erie and Huron Buildings, London.

THE

ACCIDENT INSURANCE COMPANY OF CANADA.

The only CANADIAN COMPANY solely devoted to Insurance against Accidents, and giving definite Bonus to the Policy-holders.

This Company is not mixed up with Life, Fire, or any other class of Insurance. It is for

ACCIDENT INSURANCE

alone, and can therefore transact the business upon the most favourable terms, and a SECURE basis.

It is also the only Company including in its list of Stockholders many prominent Merchants and Capitalists in TORONTO and HAMILTON.

PRESIDENT:

SIR A. T. GALT, K.C.M.G.

MANAGER AND SECRETARY:

EDWARD RAWLINGS.

40 ST. JOHN-ST., MONTREAL.

To Official Assignees.

UNDER NEW ACT 1875.

The MINISTER OF JUSTICE has approved of the Special Bond of

THE CANADA

GUARANTEE COMPANY

as security for Official Assignees, in lieu of private sureties. Bonds may be obtained without delay, on application to the

COMPANY'S HEAD OFFICE,

103 St. Francois Xavier Street,

MONTREAL,

or any of its Agencies.

EDWARD RAWLINGS,

MANAGER.

CHIEF AGENCIES:

Toronto—Messrs. Alexander & Stark.

Ottawa—W. F. Buchanan.

Hamilton—Seneca Jones.

London—F. B. Beddome.