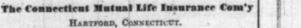
THE CANADIAN MONETARY TIMES AND INSURANCE CHRONICLE.



JAMES GOODWIN, PRESIDENT, WOODBRIDGE S. OLMSTEAD, SECRETARY, EDWIN W. BRYANT, ACTUARY,

490

ORGANIZED IN 1846. ..., CHARTER PERPETUAL.

The Largest Matual Life Insurance Company. Numbering Over 65,090 Members.

BEING a purely Mutnal Company, its assets belong ex-elusively to its members.

AssETS, \$29,000,000.—Acquired by prudent and econom-ical management of twenty-four years, without the aid of a single dollar of original capital.

SURPLUS ASSETS, \$7,361,967-All profits divided among the members. Each policy holder is a member. There are no stockholders.

DIVIDENDS last year, from 45 to 240 per cent.

ITS SUCCESS UNPARALLELED-It has arrived at the extraordinary condition where the income from annual in-terest alone is more than sufficient to pay all the losses. Total amount of losses paid by the Company, \$10,000,000. Its RESPONSIBILITY - For every \$100 of liabilities it has

\$154 of assets. LAST YEAR'S PROSPEROUS BUSINESS.

During its last fiscal year this Company paid to its living members, and to the families of deceased members, nearly \$3,500,000, and at the same time added more than six millions to its accumulated capital.

The whole record of this Company has been one of pru-dent management and prosperous advancement. Gross expenses last year, 9 per cent. on the gross income. the older and leading Life Insurance Companies its average

ratio of expenses to inco been the lowest of any. ne has, through its entire history,

\$140,000 deposited in Canada for the benefit of Policy. olders.

MEDICAL REFEREES;

J. WIDMER ROLPH, M.D.; H. H. WRIGHT, M.D.

OFFICE--No. 53 KING STREET EAST, TORONTO. Opposite Toronto Street.

HALDAN & O'LOANE,

Assistant Managers for Ontario.

The Scottish Provincial Assurance Company.

CAPITAL-ONE MILLION STERLING.

INVESTED IN CANADA, \$300,000.

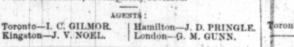
Benefit of Life Assurance.

IN illustration of the benefits which have accrued to par-ticipating Policies of Life Assurance, the following ex-amples may be quoted, taken from the books of the Cana-dian Branch of the Scottish Provincial Assurance Company :

pany :--Policy 5313, for £1000. Additions amount to £82 10s. Total premiums paid, £112-the bonns thus amounting to seventy-five per cent. of premiums paid. Policy 4236, for £500. Bonus additions, £61 17s. 6d., or nearly seventy per cent. of £91 2s. 6d., the amount of premiums paid.

REGULATION AS TO SURRENDER OF POLICIES

For surrender of Policies for the term of life, effected a uniform premiums, and which have been three years in force, a return of 40 per cent. on the amount of ordinary premiums received, will, at any time, he allowed, besides the value of vested Bonuses, where such have been de-clared. An objection, often urged against Life Assurance, that there is no certainty of value being obtained, in the event of surrender, is completely obviated.



The Mercantile Agency,

PROMOTION AND PROTECTION OF TRADE Established in 1841.

DUN, WIMAN & Co

Montreal, Toronto and Halifax.

REFERENCE Book, containing names and ratings of Business Men in the Domin'on, published semi-annually. 24-1y, 24-1v.



J. YOUNG.

VICTORIA, by the Grace of God of the United Kingdom of Great Britian and Ireland, Queen, Defender of the Faith, &c.

o all whom these present shall come, or whom the same in any wise concern.-GREETING :

A PROCLAMATION

JOHN A. MACDONALD, Attorney General, Canada. JOIN A. MACDONALD, Attorney General, Canada. WHEREAS, in and by a certain Act of the Parliament of Canada, passed in the Thirty-first year of our Reign, chaptered Number Forty-five, initialed "An Act respect-ing currency," it is amongst other things in effect enacted that, our Governor may at any time after the passing of that Act declare by proclamation that all or any of the Silver coins of the United States of America, or of any other foreign nation or State, coined before the passing of the said Act, shall when of weights and dates to be as-idened in such proclamation pass current and he a legal the same Act, shall when of weights and dates to be as-signed in such proclamation pass current and be a legal temiler in the Provinces of Quebec Ontario and New Bruns-wick, at rates in currency to be assigned to them respec-tively in such Proclamation, to such amount in any one payment as may be therein declared.

tively in such Proclamation, to such amount in any one parment as may be therein declared. NOW KNOW YE, and we do hereby declare and pro-chain that on, from and after the FIFTEENTH day of AFRIL now next hereafter, the Silver coins namely : half dollars, quarter dollars, times and half 'dimes of the United States of America, coined before the passing of the hereinbefore and part recited Act of Parliament of Canada, that is to say subsequent to the Firstiday of July, which was in the year of our Lord, one thousand eight hundred and fifty three, and prior to the twenty-second day of May, which was in the year one thousand eight hundred and sixty-eight and which are hereinafter mentioned, shall, when of the weights and dates hereinafter assigned in this our Royal Proclamation pass current and be a legal tender in the Provinces of Quebec, Ontario and New Brunswick at rates in currency hereinafter assigned to them respectively, in this, our Royal Proclamation, to the amount of Ten Dollars in any one payment. And we do, hereby further delare and proclaim that the Silver coins of the United States of America aforesaid shall be of the weights and dates hereby assigned, and pass current, and be a legal tender as aforesaid, at the rates in currency hereiny seture to them respectively by this our Royal Proclamation, that is to say: half dollars of the weight of one hundred and ninety-two grains at forty cents—quarter dollars at the weight of inity-six grains, at twenty cents—dimates of a grain weight of ninety-six grains, at twenty cents-dimes of the weight of thirty-eight grains and four-tenths of a grain, ateight cents-and half dimes of the weight of ninetcen grains and two-tenths of a grain, at four cents.

Of all which our loving subjects and all others who ese presents may concern are hereby required to take stice, and to govern themselves accordingly.

tice, and to govern themselves accordingly. TESTIMONY WHEREOF, We have caused these our letters to be made patent, and the Great Seal of Canada to be hereunto affixed : Witness Our Trusty and Well Beloved The Right Honorable Sir John Young, Baronet, one of our Most Honourable Privy Council, Knight Grand Cross of our Most Distinguished Order of St. Michael and St. George, Governor General of Camada. At Our Government House, in Our City of Ottawa, the Fourth day of February, in the Year of Our Lord One Thou-sand Eight Hundred and Seventy. BE Commend

By Command. J. C. AIKINS, Secretary of State

Beaver and Toronto Mutual Fire Insurance Company.

THE ANNUAL MEETING of the Members of the above United Company will be held at the office, comer o Wellington and Church Streets (Toronto Bank Buildings). ON WEDNESDAY, THE 16TH DAY OF MARCH NEXT At 12 o'clock not

or the reception of the Report of the Board of Directors. For the reception of the Report of the Bourd of Directors, the election of Directors in the place of those retiring by law, and for the disposal of other business.

By order. M. T. O'REILLY, H. HANCOCK,

Joint Secretaries Toronto, Feb. 11, 1870. 26-td

"The Whitby Gazette," A WEEKLY POLITICAL NEWSPAPER.

RY THURSDAY. MORNING, IN WHITBY, COUNTY OF ONTARIO. EVERY

Having a large circulation, it is one of the best adver-sing mediums in the country. Wholesale Houses will find this a valuable medium for aving their announcements reach retail dealers. GEO. H. HAM,

39-1y

Editor and Proprietor.

TINPARALLELED SUCCESS.

THE NATIONAL LIFE Insurance Company

OF THE UNITED STATES OF AMERICA. E UNITED Stat Act of Congress, Chartered by Special Act of Congress, \$1,000,000. CASH CAPITAL,

OFFICERS:

OFFICERS: CLARENCE B. CLARER, Philadelphia, President. JAY COOKE, Philadelphia, Chairman Finance and Execu-tive Committee. E. A. ROLLINS, Philadelphia, Vice-Presidents. HEREN D. COOKE, Washington, Vice-Presidents. EMERISON W. PEET, Philadelphia, Secretary and Actuary. FRANCIS G. SMITH, M.D., Philadelphia, Medical Director. S. EWING MEARS, M.D., Philadelphia, Assistant Medical Director.

Director. This Company issued, in the first year of its existence,

7,070 POLICIES.

Insuring over Nineteen and a Quarter Million Dollars, the annual premiums upon which amount to over

\$150,000.

The National Life Insurance Company of the United The National Life Insurance Company of the United States of America affords unequalled security to its policy holders, and combines all the advantages offered by other companies, with several peculiar to itself. Its wonderful success proves this to be the most popular Life Insurance Company in the world, with the public, as well as with agents.

SPECIAL FEATURES :

I. It is a National Company, chartered by Special Act of Congress, and by its Charter and License from the Pinance Minister of Canada, it is fully authorized to transact busi-ness throughout the Dominion. II. It affords the security of a paid-up Capital of One

II. It affords the security of a paid-up Capital of One Million Dollars, with the privilege of increasing it to an unlimited amount. Its present Cash Capital is the largest of any purely Life Office doing business in Canada. III. It has already deposited over \$50,000 in gold with the Canadian Government, for the benefit of Cana-dian Policy Holders only. All other American Life Com-panies have made their deposits in Canada for the benefit of their policy-holders in all parts of the world. [See Canada Gazette.]

Canada Gazette.] IV. It is a Home Company in every locality. The money paid for premiums in Canada will be invested in Canadian securities.

Canadian securities. V. Its rates of premiums are lower than those of any other office doing business in Canada. (Compare rates with those of any other office) VI. By the provisions of the Charter its policies are exempt from attachment. All its policies are non-feiting. Every policy issued by the Company contains a guarantee of a paid-up policy for a proportionate amount. AII. There are no unnecessary restrictions in the policy. The insured are not restricted from travelling in any part of the United States or British Provinces; or in Europe in time of peace. Permits to cross the ocean are not required.

Annual Premium to Secure \$1000, Payable at Death,

AUB.	Premium For Life.	Premium for 20 yrs	Premium for 15 yrs	Premium for 10 yrs	Premium for 5 yrs.	Single Payment.
10	812 95	\$16 95	\$20 50	\$26 65	846 90	\$206 35
ĩ	13 25	17 25	20 85	27 10	47 75	209 95
2	13:55	17 55	21 25	27 60	48 60	213 73
	13 85	17 90	21 65	28 15	49 55	217 80
1	14 15	18 25	22 10	28 70	50 50	222 00
	14.50	18 65	22 55	29 25	51 50	226 45
5	14 85	19 05	23 05	29 90	52 60	231 15
7	15 25	19 45	23 55	30 55	53 70	236 10
8	15 65	19 90	24 05	31 20	54 90	241 35
	16 10	20 40	24 65	31 95	56 20	.246 80
)	16 55	20 90	25 20	\$2 70	57 50	252 60
	17 05	21 40	25 85	33 50	58 90	258 70
	17 60	21 95	26 50	34 35	60 40	265 14
	18 15	22 55	27 20	\$5 25	61 95	271 90
	18 79	23 20	27 95	36 20	: 63 55	279 05
5	19 40	23 85	28 75	37 20	65 30	286 5
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•	20,80	25 30	30 45	\$9 35	69 05	302 7
\$	21 60	26 10	31 35	40 50	71 05	\$11 4
)	22 40	26 95	32 35	41 75	73 15	320 60
•	23 30	27 85		43 05	75 40	330 2
1	24 25	28 80	34 50	44 40	77 70	340 3
2	25 30	29 80	35 65	45 85	80 20	350 9
3	26 40		36 85	47 40	82 75	362 0
4	27 55	32 00	38 15	49 00	85 50	373 6
5 -	28 85	33 25	\$9 55	50 70	88 30	398 5
6	30 20	34 55	41 00	52 45	91 30	
7	31 65	35 90	42 55	54 35	94 45 97 70	411 8
5	33 20	37 40 39 00	44 20 45 95	56 35	97 70 101 15	420 0

equally favorable Application for insurance, or for agencies can be made to

LIVINGSTONE, MOORE & CO.. General Agents for the Dominion of Canada, HA MILTON.