

The Connecticut Mutual Life Insurance Com'y
HARTFORD, CONNECTICUT.

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

ORGANIZED IN 1846. CHARTER PERPETUAL.

The Largest Mutual Life Insurance Company.
Numbering Over 65,000 Members.

BEING a purely Mutual Company, its assets belong exclusively to its members.

ASSETS, \$29,000,000.—Acquired by prudent and economical 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 interest 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.

Income received fiscal year, 1869.....\$10,000,000 00

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 prudent 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 income has, through its entire history, been the lowest of any.

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

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.

CANADA HEAD OFFICE.....MONTREAL.
A. DAVIDSON PARKER, Manager.

Benefit of Life Assurance.

IN illustration of the benefits which have accrued to participating Policies of Life Assurance, the following examples may be quoted, taken from the books of the Canadian Branch of the Scottish Provincial Assurance Company:

Policy 5313, for £1000. Additions amount to £22 10s. Total premiums paid, £112—the bonus 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, be allowed, besides the value of vested Bonuses, where such have been declared. An objection, often urged against Life Assurance, that there is no certainty of value being obtained, in the event of surrender, is completely obviated.

AGENTS:

Toronto—J. C. GILMOR. Hamilton—J. D. PRINGLE.
Kingston—J. V. NOEL. London—G. M. GUNN.

The Mercantile Agency,

FOR THE

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 Dominion, published semi-annually.

24-1y.



Canada.

J. YOUNG.

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

To all whom these presents shall come, or whom the same may in any wise concern.—GREETING:

A PROCLAMATION.

JOHN 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, chapter Number Forty-five, intituled "An Act respecting 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 assigned in such proclamation pass current and be a legal tender in the Provinces of Quebec, Ontario and New Brunswick, at rates in currency to be assigned to them respectively in such Proclamation, to such amount in any one payment as may be therein declared.

NOW KNOW YE, and we do hereby declare and proclaim that on, from and after the FIFTEENTH day of APRIL now next hereafter, the Silver coins namely: half dollars, quarter dollars, dimes 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 First day 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 declare 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 hereby assigned 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 ninety-six grains, at twenty cents—dimes of the weight of thirty-eight grains and four-tenths of a grain, at eight cents—and half dimes of the weight of nineteen grains and two-tenths of a grain, at four cents.

Of all which our loving subjects and all others whom these presents may concern are hereby required to take notice, and to govern themselves accordingly.

IN 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 Canada. At Our Government House, in Our City of Ottawa, the Fourth day of February, in the Year of Our Lord One Thousand Eight Hundred and Seventy.

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, corner of Wellington and Church Streets (Toronto Bank Buildings).

ON WEDNESDAY, THE 16TH DAY OF MARCH NEXT
At 12 o'clock noon.

For the reception of the Report of the Board 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.

"The Whitby Gazette,"

A WEEKLY POLITICAL NEWSPAPER.

PUBLISHED

EVERY THURSDAY MORNING,
IN WHITBY, COUNTY OF ONTARIO.

Having a large circulation, it is one of the best advertising mediums in the country.

Wholesale Houses will find this a valuable medium for having their announcements reach retail dealers.

GEO. H. HAM,

Editor and Proprietor.

30-1y

UNPARALLELED SUCCESS.

THE NATIONAL LIFE

Insurance Company

OF THE UNITED STATES OF AMERICA.

Chartered by Special Act of Congress.

CASH CAPITAL, \$1,000,000.

OFFICERS:

CLARENCE B. CLARKE, Philadelphia, President.
JAY COOKE, Philadelphia, Chairman Finance and Executive Committee.

E. A. ROLLINS, Philadelphia, Vice-Presidents.
HENRY D. COOKE, Washington, Secretary and Actuary.
EMERSON W. PEET, Philadelphia, Medical Director.
FRANCIS G. SMITH, M.D., Philadelphia, Medical Director.
S. EWING MEARS, M.D., Philadelphia, Assistant Medical 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

\$750,000.

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 Finance Minister of Canada, it is fully authorized to transact business throughout the Dominion.

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 Canadian Policy Holders only. All other American Life Companies have made their deposits in Canada for the benefit of their policy-holders in all parts of the world. [See Canada Gazette.]

IV. It is a Home Company in every locality. The money paid for premiums in Canada will be invested in 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-feeing. Every policy issued by the Company contains a guarantee of a paid-up policy for a proportionate amount.

VII. 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.
(Age at nearest Birthday.)

AGE.	Premium For Life.	Premium for 20 yrs.	Premium for 15 yrs.	Premium for 10 yrs.	Premium for 5 yrs.	Single Payment.
20	\$12 95	\$16 95	\$20 50	\$26 65	\$46 90	\$206 35
21	13 25	17 25	20 85	27 10	47 75	209 95
22	13 55	17 55	21 25	27 00	48 60	213 75
23	13 85	17 90	21 65	28 15	49 55	217 80
24	14 15	18 25	22 10	28 70	50 50	222 00
25	14 50	18 65	22 55	29 25	51 50	226 45
26	14 85	19 05	23 05	29 90	52 60	231 15
27	15 25	19 45	23 55	30 55	53 70	236 10
28	15 65	19 90	24 05	31 20	54 90	241 35
29	16 10	20 40	24 65	31 95	56 20	246 80
30	16 55	20 90	25 20	32 70	57 50	252 00
31	17 05	21 40	25 85	33 50	58 90	258 70
32	17 60	21 95	26 50	34 35	60 40	265 15
33	18 15	22 55	27 20	35 25	61 95	271 90
34	18 70	23 20	27 95	36 20	63 55	279 05
35	19 40	23 85	28 75	37 20	65 30	286 55
36	20 05	24 55	29 55	38 25	67 10	294 45
37	20 80	25 30	30 45	39 35	69 05	302 75
38	21 60	26 10	31 35	40 50	71 05	311 45
39	22 40	26 95	32 35	41 75	73 15	320 60
40	23 30	27 85	33 40	43 05	75 40	330 25
41	24 25	28 80	34 60	44 40	77 70	340 35
42	25 30	29 80	35 65	45 85	80 20	350 90
43	26 40	30 85	36 85	47 40	82 75	362 00
44	27 55	32 00	38 15	49 00	85 50	373 65
45	28 85	33 25	39 55	50 70	88 30	385 80
46	30 20	34 55	41 00	52 45	91 30	398 50
47	31 65	35 90	42 55	54 35	94 45	411 80
48	33 20	37 40	44 20	56 35	97 70	425 60
49	34 85	39 00	45 95	58 45	101 15	439 95

Rates for Endowment and other plans of Insurance equally favorable.

Application for insurance, or for agencies can be made to

LIVINGSTONE, MOORE & CO.,

General Agents for the Dominion of Canada,
HA MILTON.