

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

JAMES GOODWIN, PRESIDENT,
WOODBIDGE 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, 1899.....\$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 £82 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 at 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—L. C. GILMOR. Hamilton—J. D. PRINGLE.
Kingston—J. V. NOEL. London—G. M. GUNN.

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 Dominion, published semi-annually.



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, chaptered 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 Honourable 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.

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.

PUBLICATIONS FOR SALE

AT THE OFFICE OF THE

MONETARY TIMES & INSURANCE CHRONICLE,

No. 60 CHURCH STREET, TORONTO.

ARTHUR SCRATCHLEY'S WORKS:—

BENEFIT BUILDING SOCIETIES. Price, \$1.75.

LIFE ASSURANCE AND REVERSIONS. Price, \$1.75.

TREATISE ON SAVINGS BANKS. Price, \$4.25.

All these works are spoken of in the highest terms of approval by the English Press.

GRISWOLD'S ADJUSTMENT OF FIRE LOSSES.
Price, \$2.00.

AGENTS' MONETARY, LIFE, AND VALUATION
TABLES. By D. PARKS FACKLER. Price, \$1.20.

SUPERINTENDENT BARNES' LIFE REPORT, 1898.
Paper Covers. Price, 60 cents.

SUPERINTENDENT BARNES' FIRE REPORT, 1898.
Paper Covers. Price, 60 cents.

LIFE REPORT OF THE INSURANCE COMMISSIONER OF MASSACHUSETTS FOR 1898. Price, 60 cents.

MEDICAL EXAMINATIONS IN LIFE INSURANCE.
Price, \$2.25.

Companies should see that their Medical Examiners are supplied with this work.

SPECIAL AGENTS' SURVEY RECORD. Price, 60 cents.

A most convenient and useful book.

LAWRENCE'S TABLES OF EARNED & UNEARNED
PREMIUMS, with explanations for use. Price, large,
\$5.00; small, \$2.00.

The following pamphlets will prove invaluable to owners for Life Companies:—

POLICYHOLDERS' POCKET INDEX. Price, 25c.

POLICYHOLDERS' GUIDE. Price, 15c.

BUSINESS AND STANDING OF AMERICAN LIFE COMPANIES. Price, 15c.

LIFE INSURANCE AS AN INVESTMENT.

THE QUESTION OF SECURITY.

ASSETS AND LIABILITIES OF AMERICAN LIFE INSURANCE COMPANIES.

A GOLDEN OPPORTUNITY.

IS IT TOO DEAR?

DUTY AND PREJUDICE, &c., &c., &c.

DIVIDEND CHART OF AMERICAN LIFE COMPANIES. Price 15 cents.

PROFITS OF FIRE UNDERWRITING. Price, 25 cents.

Address,

THE MONETARY TIMES,

TORONTO, ONT.