

**Bank of Toronto.**

DIVIDEND NUMBER TWENTY-SEVEN.

NOTICE is hereby given, that a Dividend of FOUR PER CENT, for the current half-year, being at the rate of eight per cent, per annum upon the paid up Capital of the Bank, has this day been declared, and that the same will be payable at the Bank or its Branches on and after MONDAY, THE THIRD DAY OF JANUARY NEXT.

The Transfer Books will be closed from the sixteenth to the Thirty-first day of December, both days inclusive. By order of the Board.

G. HAGUE, Cashier.

Toronto Nov. 24, 1869.  
16-td.

**Western Canada Permanent Building and Savings Society.**

THIRTEENTH HALF-YEARLY DIVIDEND.

NOTICE IS HEREBY GIVEN, THAT A DIVIDEND of Five per cent, on the Capital Stock of the Institution, has been declared for the half-year ending 31st day of December inst., and that the same will be payable at the Office of the Society,

No. 70 CHURCH STREET,

On and after Saturday, the 8th day of January next. The Transfer Books will be closed from the 20th to 31st December, inclusive.

By order of the Board,

WALTER S. LEE,

Secretary and Treasurer.

14-td

**Phoenix Fire Assurance Company**

LOMBARD ST. AND CHANCING CROSS,  
LONDON, ENG.

Assurances effected in all parts of the World.

Claims paid

WITH PROMPTITUDE and LIBERALITY.

MOFFATT, MURRAY & BEATTIE,

Agents for Toronto,  
36 Yonge Street.

28 1y.

**Insurance.**

**London and Lancashire Life Assurance Company.**

CAPITAL.....£1,000,000 Stg.  
Deposited at Ottawa for the security of Canadian Policyholders.....\$67,000

**DIRECTORS IN LONDON—HEAD OFFICE**

L. W. Russell, Esq., M.P. (Chairman of the National Discount Company.)  
Mr. Alderman Hale (ex-Lord Mayor of London)  
J. H. Mackenzie, Esq., 79 Old Broad Street  
Mr. Alderman Dakin (President G. W. Railway of Canada)  
Lightly Simpson, Esq., Gower Street, Bedford Square.  
Thomas Stenhouse, Esq., Merchant.

**CANADA BOARD—MONTREAL.**

Wm. Workman, Esq. (President City Bank)  
Alex. M. Delisle, Esq. (Collector of Customs).  
Louis Beaudry (Managing Director of Montreal City Gas Company.)

MANAGER & ACTUARY:—Wm. Palin Clirchugh, Esq., F.I.A.

THIS Company transacts every description of Life Insurance on favorable terms.

Policies issued on the Limited Payment and Endowment Plans; and one-half the Premium loaned at 5 per cent. per annum.

A special reduced Table of Premiums, applicable to Clergymen, has been adopted, copies of which can be had on application.

THOMAS SIMPSON, General Agent, Montreal.  
THOMAS DREWRY, Agent, Toronto. 12-1v.

**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.

S. McBRIDE, President.

JAMES JOHNSON, Secretary-Treasurer. 16

**Insurance.**

**ONE HUNDRED AND EIGHTEENTH SEMI-ANNUAL STATEMENT OF THE**

**Hartford Fire Insurance Company,**

JULY 1, 1869.

CAPITAL.....\$1,000,000

**ASSETS.**

Cash on hand, in Bank and Cash Items.....\$224,798 23  
Rents and accrued Interest.....5,000 00  
Real Estate unencumbered.....130,000 00  
Loans on Bonds and Mortgages, 1st Lien....462,199 79  
Bank Stock, Hartford, market value.....325,811 00  
do New York, do.....264,300 00  
do Boston, do.....127,865 50  
do St. Louis, Milwaukee, Albany and Montreal, market value.....94,064 33  
Railroad Stocks, do.....33,857 00  
State, City & RR Bonds do.....198,870 00  
U. S. Stocks and Bonds do.....477,878 50

\$2,844,030 38

**LIABILITIES.**

Losses in process of adjustment.....\$85,135 13

**H. J. Morse & Co.,**

CORNER KING AND TORONTO STREETS,

Agents for the above named Company, and dealers in American Money, Bonds, Sterling, Canadian Securities of all kinds, and Gold and Silver. Orders by mail or telegraph promptly attended to. H. J. MORSE & Co. 12-1y  
Toronto, Nov. 4, 1869.

**Books for Sale.**

AGENTS' MONETARY LIFE AND VALUATION TABLES, by D. P. FACKLER, Actuary. An invaluable book for Life Agents. Price \$1.20.

GRISWOLD'S HANDBOOK OF ADJUSTMENT OF FIRE LOSSES. Price 82.

The above Works are for sale at the Office of THE CANADIAN MONETARY TIMES, No. 60, Church Street, Toronto.

**LIFE ASSOCIATION OF SCOTLAND.**

Invested Funds upwards of £1,000,000 Sterling.

THIS Institution differs from other Life Offices, in that the Bonuses from Profits are applied on a special system for the Policy-holder's personal benefit and enjoyment during his own lifetime, with the option of large bonus additions to the sum assured. The Policy-holder thus obtains a large reduction of present outlay, or a provision for old age of a most important amount in one cash payment, or a life annuity, without any expense or outlay whatever beyond the ordinary Assurance Premium for the Sum Assured, which remains intact for Policy-holders' heirs, or other purposes.

CANADA—MONTREAL—PLACE D'ARMES.

**DIRECTORS:**

DAVID TORRANCE, Esq., (D. Torrance & Co.)  
GEORGE MOFFATT, (Gillespie, Moffatt & Co.)  
ALEXANDER MORRIS, Esq., M.P., Barrister, Perth.  
Sir G. E. CARTIER, M.P., Minister of Militia.  
PETER REDPATH, Esq., (J. Redpath & Son.)  
J. H. R. MOLSON, Esq., (J. H. R. Molson & Bros.)

Solicitors—Messrs. TORRANCE & MORRIS.

Medical Officer—R. PALMER HOWARD, Esq., M.D.

Secretary—P. WARDLAW.

Inspector of Agencies—JAMES B. M. CHIPMAN.

TORONTO OFFICE—No. 32 WELLINGTON STREET EAST.

R. N. GOOCH, Agent.

**THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.**

Capital, Surplus and Reserved Funds.....\$17,005,026.  
Life Reserve Fund.....\$9,865,100.  
Daily Cash Receipts.....\$20,000.

**Directors in Canada:**

T. B. ANDERSON, Esq., Chairman (President Bank of Montreal).  
HENRY STARNES, Esq., Deputy Chairman (Manager Ontario Bank).  
E. H. KING, Esq., (General Manager Bank of Montreal).  
HENRY CHAPMAN, Esq., Merchant.  
THOS. CRAMP, Esq., Merchant.

FIRE INSURANCE Risks taken at moderate rates, and every description of Life Assurance effected, according to the Company's published Tables, which afford various convenient modes (applicable alike to business men and heads of families) of securing this desirable protection.

JAMES FRASER, Esq., Agent Fire Department, 4 King street West, Toronto.  
THOMAS BRIGGS, Esq., Agent, Kingston.

F. A. BALL, Esq., Inspector of Agencies, Fire Branch.

T. W. MEDLEY, Esq., Inspector of Agencies, Life Branch.

WILLIAM HOPE, Agent Life Department, Victoria Hall, Melnick Street.

G. F. C. SMITH,  
Chief Agent for the Dominion,  
Montreal

**COMMERCIAL UNION ASSURANCE COMPANY.**

CHIEF OFFICES—19 and 29 Cornhill, London, England, and 385 and 387 St. Paul Street, Montreal.

MORLAND, WATSON & CO., General Agents for Canada.

FRED. COLE, Secretary.

CAPITAL.....£2,500,000 STERLING.

**LIFE DEPARTMENT.**

The LIFE FUNDS are entirely separate, and are invested in the names of special Trustees.

ECONOMY OF MANAGEMENT guaranteed by a clause in the Deed of Association.

80 PER CENT. OF PROFITS divided among participating Policy-holders.

BONUS declared to 1867 averaged £2 2s. per cent., equalling a cash return of about every THIRD year's Premium.

**FIRE DEPARTMENT.**

Assurances granted on Dwelling-houses and their contents as well as on General Mercantile Property, Manufactories, &c.

W. M. WESTMACOTT, Agent for Toronto.

Agents in the principal Cities, Towns and Villages in Canada.