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15½ Toronto Street, Toronto.

THE TRUSTS AND GUARANTEE

COMPANY, LIMITED

Capital - - \$2,000,000

Executors, Administrators, etc.

Offices and Safe Deposit Vaults,

14 King St. West, Toronto.

President, Hon. J. R. STRATTON, M.P.P.

Chartered to act as Executor, Administrator, Guardian, Trustee, etc. Agent for investment of moneys and management of estates. Safe Deposit Boxes to rent. Wills appointing the Company executor or trustee held without charge. Correspondence invited.

T. P. OOFFEE, Manager

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and throughout the Province of Manitoba THE MONETARY TIMES is represented by

Mr. W. E. Barley,

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ONTARIO ACCIDENT INSURANCE COMPANY.

This company covers a somewhat wide field, embracing, as it does, accident insurance, workmen's protection, employer's liability and health assurance. It has in four years worked up a creditable business, showing gross premiums for 1899 of \$71,857, or net premiums of \$64,343 for that period. From the revenue of the year, it was able to pay claims of \$27,700, to add \$5,000 to reserve, which is now \$20,000; to place \$5,000 to a contingent fund, and to pay a dividend. Discretion has been shown by the management of this company in refusing to carry the heavy risks of \$5,000 and even \$8,000 on single lives, which have proved so severe a tax on companies in the accident field. We understand that it carries few, if any, heavier risks than \$2,500. Here, probably, is one reason for its measure of success. Another very likely is the variety of policies offered to-day for the consideration of patrons of accident assurance who are now no longer workmen and commercial travellers only, but embrace business men of all grades. A feature, which this company lays claim to having originated, namely, the schedule system, under which it contracts to pay a specific sum, small or great, as the list may state, for a specific injury, commends itself to many. There would seem to be great need for a common understanding between the companies about rates for liability assurance. These have for several years been very uneven, and we believe are mostly inadequate. It is proposed now to come to some agreement by which equitable and paying rates can be established. The condition of the law with reference to compensation for accidents to work people, too, is much in need of revision.

THE sum of \$3,288 was paid as fish bounties to vessels in Richmond Co., Cape Breton, for the year 1898; and \$9,949 to boats. The payment was made on the following basis: Vessels, \$1 per ton, and vessel fishermen, \$6.50 each. Boats, \$1 each, and boat fishermen, \$3.50 per man.

THE report of the fishery officer, of River Bourgeoise, to Ottawa, says: The lobster fishery is gradually diminishing, owing to the grounds being over-fished. He thinks that "the only means of preserving this important industry from extinction is by prohibiting lobster fishing altogether for a period of several years."

In the course of a reply to an enquiry in the Canadian Parliament, Sir Henri Joli de Lotbiniere said that the quantity of Canadian tobacco manufactured has increased from 573,000 pounds in 1895 to 2,193,000 pounds in 1899. The Amherstburg Echo notes that two carloads of Essex-grown leaf tobacco were being shipped from that point for Drouin Bros. & Co., Quebec. It was purchased by J. E. Halle, tobacco buyer for that firm, who has been purchasing the weed throughout South Essex, and so far has shipped twelve cars to this firm.

JOHN MACKAY
Public Accountant, Auditor, Receiver
and Trustee
Bank of Commerce Bldg., Toronto
Cable Address: CAPITAL. Tel. No. 9732.

The Dominion Permanent Loan Co.

12 King St. West, Toronto

Capital Stock paid-up.....\$ 882,339 06
Reserve 41,318 38
Total Assets 1,407,038 65

Debentures issued for 1, 2, 3, 4 or 5 years at highest current rates, with interest coupons attached, payable half-yearly.

Hon. J. R. STRATTON, M.P.P., President.
F. M. HOLLAND, General Manager.

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