

**Queen Insurance Company.**

HEAD OFFICE FOR CANADA.....MONTREAL.

A. MACKENZIE FORBES, Resident Secretary.

It has been well remarked, that intending assurers ought to satisfy themselves thoroughly in regard to a company's real and available resources, before committing themselves to so serious a thing as a Life Contract with it.

The following facts will enable policyholders and the public to judge for themselves as to the sound and secure position of the QUEEN Insurance Company; and the Directors feel that in giving the fullest publicity to its affairs they are taking a course calculated to increase the confidence and support which the Company has already extensively enjoyed.

The Life Accumulation Fund, close of Quinquennial, 31st Dec, 1868, stood at.....£119,153  
While the Actuarial Investigation, based upon a 3 per cent. net premium valuation, showed the sum of.....\$3,545

to be sufficient to cover all the Life engagements of the Company; but the Directors, for their further satisfaction and that of the policyholders, requested Samuel Brown, Esq., President of the Institute of Actuaries, to examine into and certify the investigation that had been made by the Company's own Actuary, and it is gratifying to the Directors to be able to place in the hands of the policyholders the annexed very satisfactory report by Mr. Brown.

A record of the valuations, in detail, is kept at the Chief Office, for reference, which may be inspected when desired by any policyholder or shareholder.

To render the present statement more complete, the Directors add the following information in regard to the funds and securities of the Company:—

The authorized Capital is.....£2,000,000  
The Capital actually subscribed.....1,798,000  
The Paid-up Capital.....179,800  
The Fire Reserve Fund.....80,000  
The Funds of the Company, after making Provision for all outstanding, adjusted, or unadjusted claims and accounts at the close of the year were.....\$85,804

£128,670 of the above sum was invested in the real Property of the Company.

£105,620 advanced on Landed Securities and Real Estate, subject to from three to six months' notice.

£45,195 invested in securities sanctioned by Acts of Parliament, viz., in the bonds of Local Boards and Corporations, of the Mersey Docks and Harbour Board, and of the London and North-Western Railway Company.

\*£34,206 in the United States Government Bonds, interest and Principal payable in Gold.

\*£20,905 in Canadian Government Bonds and Stock.

£7,720 advanced on the values of the Company's Life Policies.

£3,256 on Personal Security in connection with Life Policies.

£11,239 on Mortgages, &c., of Reversions.

Cash at Bankers, £23,000, the amount immediately available to meet claims beyond what any experience has shown to be necessary.

Finally the Books and Accounts are, and always have been, subjected to a continuous audit, in detail, by a public auditor appointed by the shareholders.

(By order) J. MONCHIEFF WILSON, General Manager.

THOS. WALTON THOMSON, Sub-Manager.

JOS. K. RUMFORD, Res. Sec., London.

Liverpool, 26th October, 1869.

\*Investments required by the law to enable the Company to transact business in these countries. The Company's operations in the United States are confined to the Fire Department.

**REPORT OF SAMUEL BROWN, Esq., PRESIDENT OF THE INSTITUTE OF ACTUARIES.**

Gentlemen.—I have carefully examined the last Life Investigation of the QUEEN Insurance Company to the 31st December, 1868, and had the advantage of Mr. J. Monchief Wilson's clear and full explanations of the method on which it has been conducted.

It appears that the valuation has been made for all classes of assurances by the Carlisle table of mortality, and at only 3 per cent. interest, thus assuming a rate of mortality which corresponds very nearly with the best recorded experience of Life Assurance Companies, and reckoning upon a rate of interest, which, both by past experience and the probable future, is likely to be very considerably exceeded on the whole investments of the Company.

It is also important to observe, that as the net premiums only have been valued all the excess of future premiums actually charged in the policies over what would be charged by the Carlisle 3 per cent. table of pure premiums has been reserved for future division of profits, and no portion of profit has been brought into account except that actually realized at the date of valuation.

Every care has been taken to ensure accuracy. All the computations have been worked in duplicate, to ascertain the value of each policy separately, and according to the number of years and months which each policy had been in force. I have made computations to check the accuracy of the results, and I have further examined and approve of the application of the mathematical formulae, by which the values of the different classes of assurances have been estimated.

The values of the Guarantee Policies have been obtained by the same methods as the original assurances, so as to reduce to their proper estimate the reserves for the actual risks in force.

Assuming, therefore, that the investments are first class, and have been so selected as to be able always to realize the amount at which they stood on the 31st December, 1868, the surplus of £23,609 ascertained on the principles above explained to exist in the Life Fund on the 31st December, 1868, indicates a state of soundness and prosperity, with every probability of its continuing hereafter.

I have the honour to be, Gentlemen, your very obedient servant,  
(Signed) SAMUEL BROWN, Actuary.  
Lombard St., London, 18th October, 1869.

WM. ROWLAND, Agent, Toronto.

**The Freehold Permanent Building and Savings Society.**

DIVIDEND No. 20.

NOTICE is hereby given that a Dividend of Five per cent for the half-year ending the 31st October last, has been declared, payable at the Society's Office, on and after 1st December next.

The Transfer Books of the Society will be closed from the 10th to the 30th instant, inclusive.

By order,  
14-3t CHAS. ROBERTSON, Secretary.

**Bank of Montreal.**

NOTICE IS HEREBY GIVEN, that a dividend of SIX PER CENT. upon the Capital Stock of this Institution has been declared for the current HALF YEAR, and that the same will be payable at its Banking House, in this city, on and after WEDNESDAY, the FIRST day of DECEMBER next.

The Transfer Books will be closed from the 16th to the 30th November next, both days inclusive.

By order of the Board,  
Montreal, 26th October, 1869. E. H. KING, General Manager. 12-td

**NORTH BRITISH AND MERCANTILE ASSURANCE COMPANY.**

Established 1809.

CAPITAL.....£2,000,000 Stg. | INVESTED FUNDS.....£2,838,118 18s. 8d Stg.  
ANNUAL REVENUE (1868).....£901,806 12s. 9d.

£5 The £5 5s. Stg. paid Shares of this Company are now quoted on the London Stock Exchange at £21 10s. Stg., being over TWO HUNDRED PER CENT. PREMIUM.

This old established and undoubted Company insure all desirable risks, whether in the LIFE or FIRE Department, on most favorable terms

GENERAL AGENTS, CANADA ... .. MACDOUGALL &amp; DAVIDSON.

**LIFE DEPARTMENT.**

Ninety per cent. of the whole Profits is divided among the assured on the participating scale. Profits divided every five years.

Policies are indisputable after having been five years in force.

Prospectuses and Tables of Rates can be obtained from the Agent,

H. L. HIME,  
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**FIRE DEPARTMENT.**

All descriptions of property insured at the lowest current rates, with especially liberal terms for insurances upon Dwelling-houses and Household Furniture.

Produce, and short period Risks generally, dealt with specially.

Apply to  
R. N. GOOCH,  
22 Wellington Street East.

**Ontario Bank.**

DIVIDEND No. 24.

NOTICE is hereby given that a Dividend of FOUR per cent. upon the Capital Stock of this Institution for the current half-year, has this day been declared, and that the same will be payable at the Bank and its branches on and after,

WEDNESDAY, THE FIRST DAY OF DECEMBER NEXT.

The transfer books will be closed from the 30th November, both days inclusive.

By order of the Board,  
D. FISHER, Cashier.

ONTARIO BANK  
Bowmanville, 28th Oct., 1869. } 14-14

**Real Estate.****Stayner & Cooper,**

LATE of the Crown Timber Office, and formerly of the Crown Lands Department,

LAND, ESTATE, PARLIAMENTARY, AND GENERAL AGENTS,

No. 12 Exchange Buildings,  
WELLINGTON STREET EAST,  
Toronto, Ont. 16

**Hime & Haines.**

STOCK AND MONEY BROKERS,  
ESTATE AND INSURANCE AGENTS, &c.,

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STOCKS, BONDS, MORTGAGES, PROMISSORY NOTES, &c.

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IMPROVED FARMS AND WILD LANDS FOR SALE

In almost every Township in the Province of Ontario  
BUILDING LOTS AND HOUSES

FOR SALE  
In every part of Toronto and Neighborhood.

VALUABLE MINERAL PROPERTIES on Lake Superior.

Lists of the above sent free on application.  
Parties having property for sale will please send full particulars.

No charge is made unless sales are effected.  
Valuations and investments on Mortgage or otherwise carefully made.

Crown Patents taken out.

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**The Canadian Land and Emigration Company**

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where there are Grist and Saw Mills, Stores, &c., &c., AT ONE DOLLAR AND A HALF AN ACRE.

In the adjoining Townships of Guilford, Dudley, Harburn, Harcourt and Bruton, connected with Dysart, and the Village of Haliburton, by the Peterson Road,

AT ONE DOLLAR AN ACRE.

For particulars, apply to  
CHAS. JAS. BLOMFIELD,  
Manager, C. L. & E. Company, Peterboro.

Or to  
ALEX. NIVEN, P.L.S.,  
Agent C. L. & E. Company, Haliburton, Ontario.

**Wadsworth & Unwin,**  
(Successors to Dennis & Goswami)

PROVINCIAL LAND SURVEYORS, Valuers, Civil Engineers, and Land Agents. Office—42 Adelaide St. East, opposite the Court House, Toronto.

N.B.—Surveys of every description performed in all parts of Ontario. Mining Lands and Timber Limits, in unsurveyed territory, surveyed in accordance with the rules and regulations of the Crown Lands Department.

V. B. WADSWORTH, CHARLES UNWIN,  
7-204 P. L. Surveyor. P. L. Surveyor.