

ATLANTIC MUTUAL Life Insurance Comp'y,

ALBANY, N. Y.

The Atlantic Mutual Life Insurance Company takes pleasure in presenting their very popular feature of

NON-FORFEITURE

On Ordinary Life Policies.

The fact that so few apparently understand the "Massachusetts Non-Forfeiture System," as it is popularly called, seems to demand some explanation. This system was adopted by the "Atlantic" March, 1899, for Ordinary Life and Joint Life policies, because it is the most equitable system of non-forfeiture for the class of policies to which it refers. These policies the Company is bound to keep in force, after premium payments have ceased till the amount paid is earned by insurance. The clause in the policy thus binding the Company is as follows:—

"THAT IN CASE THIS POLICY IS ALLOWED TO LAPSE AFTER ONE FULL ANNUAL PAYMENT HAS BEEN MADE, THE INSURANCE WILL BE CONTINUED IN FORCE FOR THE PERIOD WHICH THE EQUIVALENT VALUE OF THE POLICY AT THE TIME OF LAPSE WOULD PURCHASE." That is—

The Policy-holder being unable to continue his payments, insurance will be given for about double the time for which premium payments have been made. For example, an ordinary policy on a sin le life, age 35, payments made each year, all cash, will be continued in force from the date of policy, as follows:—

For 1 year's premium	2 years and 3 days.		
" 2 "	" 4 "	" 12 "	
" 3 "	" 6 "	" 27 "	
" 4 "	" 8 "	" 46 "	
" 5 "	" 10 "	" 56 "	&c.

Should death ensue prior to the termination of the non-forfeiture period, the beneficiaries under the policy will receive the full amount named in the policy, less one premium.

OFFICERS.

ROBERT H. PRUYN, JAMES HENDRICK
President. Vice-President.

WALTER BROWN, Secretary.

The following communication, from two of the most eminent Actuaries of the country, speaks for itself:

HON. ROBT PRUYN,
President Atlantic Mutual Life Ins. Co.

DEAR SIR, After a careful examination, we are satisfied that the Atlantic Mutual Life Insurance Company has a securely invested Reserve, more than sufficient for its liabilities—estimated according to the standard of the State of New York. This fact, together with the care, and very remarkable economy of its management, makes the Company worthy of public confidence.

We are very respectfully yours,

D. P. FACKLER.]

SHEPPARD HOMANS.]

ACTIVE AGENTS WANTED!

In every unrepresented locality.

For full particulars address—

WINFORD YORK, M.D.,

Manager for Ontario,

26 ADELAIDE STREET EAST,

TORONTO.

STOCK AND BOND REPORT.

NAME.	Shares.	Capital subscribed	Capital paid-up.	Rest.	Dividend last 6 Months.	CLOSING PRICES					
						Toronto, Nov. 19.	Montreal Nov. 19				
BANKS.											
British North America	£30	4,866,666	4,866,666	1,170,000	5						
Canadian Bank of Commerce	£50	6,000,000	6,000,000	1,800,000	5	135½ 136½	135½ 136½				
City Bank, Montreal	80	1,200,000	1,438,666	67,714			104 105½				
Du Peuple	50	1,600,000	1,600,000	200,000	4		109 109				
Eastern Townships	50	747,700	969,250	185,000	4		119 120				
Exchange Bank	100	1,000,000	935,780	55,000	4		105 106				
Hamilton	100	1,000,000	554,140	9,496	4	95 96	95 97½				
Jacques Cartier	50	2,000,000	1,756,275	225,000	4		105 106½				
Mechanics' Bank	50	500,000	456,010		3		88 88½				
Merchants' Bank of Canada	100	9,000,000	7,658,636	1,850,000	5	121 121½	121 121½				
Metropolitan	100	1,000,000	696,900	0,000	4		99 102½				
Molson's Bank	50	1,990,000	1,986,510	350,000	4		116½ 117½				
Montreal	200	11,156,800	11,948,660	5,000,000	6 & b 2	183½ 183½	183 183½				
Maritime	100	1,000,000	334,180				82 85				
Nationale	50	2,000,000	1,964,925	225,000	4		111 111½				
Dominion Bank	50	973,050	945,863	164,000	4	116 116½	115 115				
Ontario Bank	40	2,500,000	2,484,267	450,000	4	108½ 109	108½ 109				
Quebec Bank	100	2,500,000	2,407,790	400,000	4		109½ 109½				
Royal Canadian	40	2,000,000	1,969,655	100,000	4	95½ 96	95½ 96				
St. Lawrence Bank	100	720,000	59,275		4	No sales.	No sales.				
Toronto	100	1,500,000	1,535,640	885,000	6	186 187	186 187				
Union Bank	100	1,985,000	1,926,490	353,000			105 105				
MISCELLANEOUS.											
Canada Landed Credit Company	50	625,000	312,000		4	110½ 111					
Canada Permanent Building Society	50	1,500,000			5½	164½					
Canadian Navigation Co.	100	576,800			4½		62½ 72½				
Canada Rolling Stock Co.	200	800,000			5	100 101½					
Farmers' & Mechanics' Bdg Socy.	100	850,000			5	104					
Freehold Building Society	100	500,000			5	133					
Huron Copper Bay Co.	50	800,000	25,300				15 35				
Huron & Erie Savings & Loan Society	50	800,000	700,000		5	126 128					
Montreal Telegraph Co.	40	1,750,000	1,750,000		5		195 195½				
Montreal City Gas Co.	40	1,440,000	1,400,000				133 135½				
Montreal City Passenger Railway Co.	50	600,000	400,000				185 186				
Quebec Gas Company	200	750,000	750,000				142 148				
Richelieu Navigation Co.	100	750,000			3½	107½					
Dominion Telegraph Company	50	350,000			4	100					
Provincial Building Society	100	662,500			4	108 108½					
Imperial Building Society	25	600,000			4½	116½ 117½					
Building and Loan Association	50	400,000			2 p.c. 3 m	130 131½					
Toronto Consumers' Gas Co. (old)	50	200,000			5	117					
Union Permanent Building Society	50	600,000			5	139					
Western Canada Building Society	50	600,000									
SECURITIES.						Toronto.	Montreal.				
Canadian Government Debentures, 6½ ct. stg.											
Do. do. 5½ ct. cur.						97 98					
Do. do. 5½ ct. stg., 1895											
Do. do. 7½ ct. cur.						109	109½				
Dominion 6½ ct. stock							101½ 102½				
Dominion Bonds							97½ 98½				
Montreal Harbour bonds 6½ p.c.							115 115½				
Do. Corporation 6½ ct.						95 95½					
Do. 7½ ct. Stock						98½					
Toronto Corporation 6½ ct., 20 years						97½					
County Debentures											
Township Debentures											
INSURANCE COMPANIES.						AMERICAN.					
ENGLISH.—(Quotations on the London Market, Oct. 17.)						When org'niz'd	No. of Shares.	NAME OF Co'y.	Par val. of Sh'rs.	Offer'd	Asked
No. Shares.	Last Dividend.	NAME OF COMP'Y.	Share par val.	Amount paid.	Last Sale.	1863	20,000	Agricultural	\$ 5		
50,000	20	C. Union F. L. & M	50	5	10	1863	1,500	Ætna L. of Hart.	100		
5,000	10	Edinburgh Life	100	15	31	1819	30,000	Ætna F. of Hart.	100	189	194
20,000	6 b 10 s	Guardian	100	50	56½	1810	10,000	Hartford, of Har	100	170	180
12,000	£1 p.sh.	Imperial Fire	100	10	80	1863	5,000	Trav'lers' L. & Ac	101	149	152
10,000	11	Lancashire F. & L	20	2	4½						
55,862	11	Life Ass'n of Scot.	40	12½	26						
10,000	5	London Ass. Corp.	25	12½	56						
391,752	20	Liv. Lon. & G.F. & L	10	2	6½ 2d						
20,000	20	Northern F. & L.	100	5	19½						
40,000	28	North Brit. & Mer	50	6½	29½						
100,000	6 p.s.	Phoenix	10	14	34½						
200,000	10	Queen Fire & Life	10	14	34						
100,000	16½ b ½	Royal Insurance	20	3	8½						
80,000	10	Scot'h. Commercial	10	1	3½						
50,000	0	Scottish Imp. F & L	10	1	24 shil.						
20,000	10	Scot. Prov. F. & L	50	3	6½						
10,000	25	Standard Life	50	12	73½						
1,000	£4 15s. 9d.	Star Life	25	14	13						
CANADIAN.											
3,000	4-b mo	Brit. Amer. F. & M	£50	25	101 105						
2,500	5	Canada Life	400	50							
10,000	None.	Citizens F. & L	100	25							
5,000		Confederation Life	100	10							
5,000	6-12 mos.	Sun Mutual Life	100	10	120						
5,000		Isolated Ris. Fire	100	10							
4,000	12	Montreal Assurance	£50	£5							
6,500	*	Provincial F. & M	60	1							
2,500	10	Quebec Fire	400	130							
1,085	10	" Marine	100	40	80 90						
2,000	10	Queen City Fire	50	10							
15,000	7½ b 82	Western Assurance	40	16	140 145						
* 7½ per cent on fully paid up shares.						† From \$11 to \$60.					
RAILWAYS.						Sh'rs.	London, Oct. 31.				
Atlantic and St. Lawrence							£100	105½ 106½			
Do. do. 6½ p.c. stg. m. bds.							100	104 104			
Canada Southern 7 p.c. 1st Mortgage											
Do. do. 6 p.c. Pref Shares							100	16½ 17			
Grand Trunk							100	31 6			
New Prov. Certificates issued at 22½							100	101 102			
Do. Eq. G. M. Bds. 1 ch. 6½ p.c.							100	104 106			
Do. Eq. Bonds, 2nd charge							100	70 72			
Do. First Preference, 5½ p.c.							100	54 55			
Do. Second Pref. Stock, 5½ p.c.							100	31½ 32			
Do. Third Pref. Stock, 4½ p.c.							100	11½ 11½			
Great Western							100	98 100			
Do. 5½ p.c. Bonds, due 1877-78							100	90 92			
Do. 5½ p.c. Deb. Stock							100	102 104			
Do. 6 p.c. bonds 1890							100	101 103			
International Bridge 6 p.c. Mort. Bds							100	98 100			
Midland, 6 p.c. 1st Pref Bonds							100	89 91			
Northern of Can., 6½ p.c. First Pref. Bds.							100	30 50			
Do. do. Second do.							100	95 95			
Toronto, Grey and Bruce, Stock							100	50			
Do. 1st Mor Bds							95	93 95			
Toronto and Nipissing, Stock							100				
Do. Bonds											
Wellington, Grey & Bruce 7 p.c. 1st Mor								92 94			
EXCHANGE.						Toronto.	Montreal				
Bank on London, 60 days							9½ 9½	9½ 9½			
Gold Drafts do.							parto 4pm	parto 4pm			
American Silver											