

Insurance.

THE QUEBEC FIRE

ASSURANCE CO'Y.

Incorporated 1829.

Subscribed Capital - - \$1,000,000

Amount called in - - \$325,000.00

Amount paid up - - \$319,828.50

President:

J. GREAVES CLAPHAM, Esq.

Secretary:

W. L. FISHER, Esq.

Insurances granted on all descriptions of property against loss and damage by fire.

Agencies in the principal towns and cities of the Dominion.

HENRY C. SCOTT,

Agent in Montreal.

BANK OF TORONTO.

DIVIDEND No. 42.

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 and its branches on and after Friday, the first day of June next.

The Transfer Books will be closed from the seventeenth to the thirty-first day of May, both days included.

The ANNUAL GENERAL MEETING of Stockholders for the election of Directors will be held at the Banking House of the Institution on WEDNESDAY, the 20th day of JUNE next. The Chair to be taken at noon.

By order of the Board,

A. COULSON, Cashier.

Bank of Toronto, April 25, 1877.

**THE
INTERNATIONAL****Railway and Steam Navigation
GUIDE.**

Published semi-monthly, containing the TIME TABLES and MAPS of all CANADIAN and the principal AMERICAN RAILWAY and STEAM NAVIGATION LINES.

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162 St. James St., MONTREAL.

STOCKS AND BONDS,

Reported by J. D. CRAWFORD & Co., Members of the Stock Exchange.

INSURANCE COMPANIES. — CANADIAN. — Montreal quotations, May 17th., 1877.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Last Sale per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	\$60	120 122
Canada Life.....	2,500	6	400	50	85	170
Citizens, Fire, Life, Guarantee & Acc't	11,850	.....	100	10	10	100
Confederation Life.....	5,000	8-12 mos.	100	10	100	105
Sun Mutual Life.....	5,000	3-12 mos.	100	10	100	102
Isolated Risk, Fire.....	5,000	.....	100	10	4	91
Provincial Fire and Marine.....	5,000	4-6mos	60	75	50	50
Quebec Fire.....	2,500	12 1/2	400	13 1/2	120	120 1/2
Queen City Fire.....	2,000	10	50	16	10	100 105
Western Assurance.....	5,100	7 1/2 6 mos.	40	20	30	148 1/2 149 1/2
Royal Canadian Insurance.....	60,000	.....	100	10	.....	89 90
Accident Insurance Co. of Canada.....	2,500	8 per ct.	100	20	20	100
Canada Guarantee Co.....	2,335	8 per ct.	50	20	20 1/2	102 1/2
Canada Agricultural Fire paid up.....	10,000	10 per ct. paid up	100	10	.....	.....
Merchants' Marine Insurance Co.....	5,000	8 per ct.	100	20	10	90
National Insurance, Fire.....	25,000	.....	100	10	.....	.....
Standard Insurance Co., Fire and Life	50,000	.....	100	10	.....	.....
Ottawa Agricultural.....	10,000	.....	100	10	10	100

BRITISH. — (Quotations on the London Market, April 25th. 1877.)

Briton Medical Life.....	20,000	10 p.c.	£10	2	£0 9s	.....
Briton Life Association.....	10,000	6	1	1	1	.....
British & Foreign Marine.....	50,000	50	20	4	14 1/2	.....
Commercial Union Fire Life & Marine.....	50,000	12 1/2	50	50	20 1/2	.....
Edinburgh Life.....	5,000	100	100	50	40	.....
Guardian Fire and Life.....	20,000	10	100	50	72	.....
Imperial Fire.....	12,000	£5 p.sh.	100	25	140	.....
Lancashire Fire and Life.....	121,000	40	20	2	8 1/2	.....
Life Association of Scotland.....	10,000	25	40	8 1/2	32	.....
London Assurance Corporation.....	25,802	48	25	12 1/2	67 1/2	.....
London & Lancashire Life.....	10,000	10	10	1 1/2	1 1/2	.....
Liverpool & London & Globe Fire & Life	£391,752	40	20	2	15	.....
Northern Fire & Life.....	30,000	40	100	5	41	.....
North British & Mercantile Fire & Life	40,000	78	50	6 1/2	48 1/2	.....
Phoenix Fire.....	6,722	18	.....	.....	250	.....
Queen Fire & Life.....	200,000	25	10	1	.....	.....
Royal Insurance Fire & Life.....	100,000	50	20	3	19 1/2	.....
Scottish Commercial Fire & Life.....	125,000	12 1/2	10	1	8 3/4	.....
Scottish Imperial Fire and Life.....	50,000	6	10	1	11	.....
Scottish Provincial Fire & Life.....	20,000	28	50	3	11 1/2	.....
Standard Life.....	20,000	58 1/2	50	12	76 1/2	.....

The liability on all Bank Stocks is limited to double the Amount of the Subscribed Capital. On all other Stocks the liabilities of shareholders is strictly limited to the amount of Subscribed Capital.

CONFEDERATION LIFE ASSOCIATION.

Head Office—Temple Chambers, Toronto.

PRESIDENT—HON. W. P. HOWLAND, C.B.

VICE-PRESIDENTS—HON. WM. MCMASTER.

WM. ELLIOT, Esq.

The recent failure of Two Life Insurance Cos. in the State of New York, and the attention which the leading press of the United States and Canada have given to the subject of Life Insurance, have very naturally caused policy holders and intending insurers much anxiety as to the safety of the provision sought to be made, and led them to ask the question, "What will render Life Insurance Companies safe beyond all doubt?"

The question is proper and all-important. The following will be a good answer:

- 1st. By adopting a Table of Mortality, which has been proved by experience to be correct and consequently safe.
- 2nd. By using a rate of interest sufficiently low to be certain of attainment during the many years covered by an insurance contract, and to compensate for any loss by bad investments or otherwise.
- 3rd. By ANNUAL VALUATIONS instead of only every FIVE or SEVEN years, and Annual Balance Sheets.
- 4th. This to be done under thorough governmental supervision by Statutory enactment, and an Insurance Superintendent.

The Confederation Life Association is the only Canadian Company that has furnished to the public these three conditions of safety, while the Board of Directors, by Memorial presented to the Minister of Finance, and by personal representation, sought to bring about the fourth.

J. K. MACDONALD, Managing Director.

HEAD OFFICE FOR PROVINCE OF QUEBEC No. 163 ST. JAMES STREET, MONTREAL.

JOHNSTON & MACKAY, Agents,

H. J. JOHNSTON, Manager, P.Q.