

od of making money was by being a fireman at Brantford. In March, 1899, the stock was moved from Aylmer to Paris, and N. P. Finch still retained the management. Up to the present time very little progress has been made by the business in the latter town, and we are informed a meeting of creditors will be held on 18th inst. to determine what action is best to be taken. It is probable that the liabilities will foot up to between \$12,000 and \$14,000.

WANTED

A position as Bank Messenger, or any position of trust. Highest references given. C. W., Box 209, Por Hope, Ont.

A Danish Merchant

Just arrived, aged 36, experienced as book-keeper, correspondent (English, German and the Scandinavian languages) and all-around business man; reliable, steady, and strictly sober, wants employment of any kind in office, store, or warehouse. Will take anything; small salary to start. Apply to T. N. V., care of Box 459, this journal.

A Prospector's Mica Claim for Sale.

We have an opening about twenty feet and and are down about five feet. Mica is good and turning out well with prospects of better. For further information apply to MILSAP & FAULKNER, Peareely, Ont.

Firms Desiring

an increase of trade by exporting to or importing from the North European Countries should communicate with

Mr. Th. N. Visholm,
37 Simcoe St., Toronto, Ont.

who will introduce any kind of merchandise into these countries and procure imports from same.

Notice for Tenders for Debentures of the Town of Niagara Falls

Sealed tenders for the issue of Debentures for \$33,730, under the Municipal Act, for the purpose of Local Improvements in the Town of Niagara Falls: \$20,000 of which is payable in twenty years, and \$13,730 in fifteen years, with coupons for interest at Four per cent. per annum attached, interest payable annually, will be received by the undersigned at the Town of Niagara Falls, Ontario, up to and including the 18th day of August A.D., 1900, at twelve o'clock noon. Purchaser to pay interest from date of bonds until bonds are delivered and paid for; validity of by-laws and bonds to be approved within ten days, and delivery and payment to be made within fifteen days of acceptance of tender.

The lowest or any tender for said Debentures not necessarily accepted.
R. P. SLATER, Mayor.
C. I. SMITH, Ass't Town Clerk.
Niagara Falls, July 11th, 1900.

The Dominion Bank

TORONTO

Notice is hereby given that a dividend of THREE per cent. upon the capital stock of this Institution has been declared for the current quarter, being at the rate of twelve per cent. per annum, and that the same will be payable at the Banking House, in this city, on and after Wednesday, the first day of August next.

The transfer books will be closed from the 21st to the 31st of July next, both days inclusive.

By order of the Board

T. G. BROUGH,
General Manager.

Toronto, June 26, 1900.

**Guardian
Fire & Life
Assurance Co., Limited**

Head Office :

11 Lombard St., LONDON, E.C., England

Established by Deed of Settlement in 1821, and Registered under the Joint Stock Companies' Act in 1893.

The Seventy-Eighth Annual Meeting of this Company was held on Friday, 25th May, 1900, when the Director's Report for the year ending 31st December, 1899, was presented.

The following summaries are taken from it :—

FIRE DEPARTMENT

The FIRE PREMIUMS, after Deducting Re-insurances, amounted to \$1,882,368, as against \$1,819,404 in 1898, showing an increase of \$62,964, and the losses, after making the same deduction to \$1,055,346, as against \$1,045,960 in 1898.

The PREMIUM RESERVE FUND, to cover unexpired Policies, will stand at \$843,000, and the FIRE GENERAL RESERVE FUND at \$1,850,000. There will be, therefore, an aggregate fund (apart from the Proprietor's Capital) of \$2,693,000, to meet fire claims.

LIFE DEPARTMENT

The total number of POLICIES in force on 31st December last was 10,706, assuring, with Bonuses \$39,250,615. Of this sum \$3,422,617 was reassured with other Offices, thus reducing the ultimate liability of the Company to \$35,827,998.

The amount of the LIFE FUNDS at the same date, including the Investment Reserve Fund of \$150,000 amounted to \$15,122 618.

QUINQUENNIAL VALUATION AND DISTRIBUTION OF PROFITS

The Quinquennial Valuation of the liabilities under the Company's Life Policies and Annuity Contracts has been made as at 31st December last, and the results, together with full details of the business, are contained in the Actuary's Report. Of the Total Profits of the Life Department for the five years amounting to \$2,119,298, inclusive of the balance brought forward from the previous Quinquennium, it is proposed to divide \$1,650,000, and of this sum the Policy-holders take \$1,320,000, and the Proprietors \$330,000, in accordance with the constitution of the Company.

The Balance of undivided Profit carried forward to the new quinquennium is \$469,298, as compared with \$350,680 five years ago.

The Present Position of the "Guardian" is as Follows:

CAPITAL SUBSCRIBED	\$10,000,000
CAPITAL PAID-UP	5,000,000
TOTAL ASSETS.....	24,346,808
ANNUAL INCOME, Nearly	4,000,000

NOTE—In the above \$5 is taken as the equivalent of £1 Sterling.

**Head Office for Canada:
Guardian Assurance Building, MONTREAL.**

TRUSTEES FOR CANADA:

W. M. RAMSAY, Esq. R. WILSON SMITH, Esq. J. O. GRAVEL, Esq.
W. H. BEATTY, Esq. HON. ALPH. DESJARDINS.

E. P. HEATON, - - Resident Manager