

**THE ATLANTIC**

Mutual Life Insurance Company.

OF ALBANY, N. Y.,

Is the only Company in Canada authorized to issue Registered Policies

SECURED BY STATE GUARANTEE.

The Superintendent certifies that every

REGISTERED POLICY

IS SECURED BY SPECIAL DEPOSIT.

"The deposits of Stocks in this Department are for the purpose of securing the payment of the Policies, and such Deposits are adequate for the purpose."—HON. WM. BARNES, Sup't. Insurance Dept't, N.Y.

SUPERINTENDENT MILLER, in his last Report, says that a Registered Policy offers the following advantages:

1st. That the legal reserve according to the Department computation, is faithfully set aside to meet the company's liabilities.

2nd. That such reserve fund consist of securities of the highest class, and which have passed not only the examination of the officers and counsel of the Company, but also the scrutiny of the Department.

3rd. The obligation of the State that the deposits shall be faithfully kept and applied.

4th. The impossibility of any loss, or great inconvenience even, from the loss of any policy, a duplicate always being on the file in the Department, and a copy obtainable on application.

Perfect assurance that a company has, securely invested and in entirely safe keeping, the amount which, by the legal standard, will be sufficient to meet its liabilities, is about the highest security which can reasonably be expected. This assurance would seem to be fairly the result of the registered policy system. It certainly removes all question as to the amount of a company's reserve fund being made up of fictitious items, or assets which look large on paper, but fail to meet expectations when wanted to pay losses. There are but few of our non-registering companies but which credit themselves with items of assets to make up the required reserve, which would be entirely unavailable as a deposit under the registered policy system. There are many who believe that this system should be made compulsory; that the public interests demand that the Legislature should provide this protection to those interested in life insurance. The Superintendent, however, in this, as in other particulars, is inclined to think it the better policy to leave both insurer and insured unrestricted by law to the widest possible degree compatible with ultimate security. If investigation discloses that companies are not honestly and faithfully reserving assets to an amount and of a character adequate to meet their ultimate liabilities, a remedy will very likely be provided by the Legislature compelling the adoption of this system.—HON. GEO. W. MILLER, Supt. Ins. Dept., New York.

All Policies are Non-forfeitable.

Annual Dividends to Policyholders on the Contribution Plan.

Losses paid on proof, and not, as usual, in ninety days.

## AGENTS

wanted in unrepresented localities, to whom every assistance will be rendered in conducting an honorable competition.

For particulars or Agencies, address

H. C. ALLEN,  
General Manager,  
BRANTFORD.

**MICHIGAN SCHOOL BONDS.**

TEN PER CENT. INTEREST!

PAYABLE IN DETROIT AND NEW YORK.

For sale by

WILKINS &amp; CO.,

DETROIT.

**LOST**

IN the town of Galt, or on the Railway trains between there and Brantford,

**AN ORDER BOOK.**

Valuable only to the owner. Anyone sending it to

"THE MONETARY TIMES,"

Will be suitably rewarded.

26-27

**The Report of the Honorable the Treasury Board. Approved by Council.**

THAT no sterling Coupons, payable in London will be paid in Canada, except notice has been given to the Receiver General at least three months before the dividends are due, that the Coupons of certain Debentures describing them by numbers and amounts will be presented for payment to the Receiver General's, whereupon a schedule of such debentures will be made out and transmitted to the Agents for payment of the interest thereon in London.

That when notice has been given as above that the Coupons of certain Debentures will be presented in Canada and it is desired that they shall for the future be paid in London, notice must be given at least three months before the next dividends are due in order that the agents may be instructed to pay them.

JOHN LANGTON,  
Secretary to the Treasury Board.  
27-11.

**Bank of Toronto.**

THE undersigned, Directors of the Bank of Toronto, in pursuance of the act incorporating the said bank, and of the acts altering and amending the same, hereby summon a

**SPECIAL GENERAL MEETING**

Of the Stockholders of the said bank, to be held at their Banking House, in the City of Toronto, on Wednesday, the first day of March next, at the hour of two o'clock in the afternoon, to consider a proposition to be there submitted to them, for a further increase of the Capital Stock of the Bank.

WM. GOODERHAM,  
JAS. G. WORTS,  
WM. CAWTHRA,  
WM. CANTLEY,  
ALEX. T. FULTON,  
ASA A. BURNHAM,  
WM. FRASER.

Toronto, 6th January, 1871.

**Montreal Telegraph Company.**

THE TARIFF between all offices on the lines of the Montreal Telegraph Company, is now

REDUCED TO

25 CENTS FOR TEN WORDS,

AND

One Cent for each additional word.

Toronto, January, 1871.

**Grand Trunk Railway.**

TRAINS arrive and depart as follows at and from Toronto

| EAST.       |      |       |      |       |
|-------------|------|-------|------|-------|
|             | a.m. | p.m.  | p.m. | p.m.  |
| Depart..... | 5.37 | 12.07 | 5.37 | 7.07  |
| Arrive..... | 9.37 | 11.07 | 6.57 | 11.07 |

| WEST.       |      |       |       |      |
|-------------|------|-------|-------|------|
|             | a.m. | a.m.  | p.m.  | p.m. |
| Depart..... | 7.30 | 11.45 | 3.45  | 5.30 |
| Arrive..... | 5.30 | 10.05 | 12.50 | 5.20 |

**Great Western Railway.**

|             | a.m. | a.m.  | p.m.  | p.m. | p.m.  |
|-------------|------|-------|-------|------|-------|
| Depart..... | 7.00 | 11.45 | 4.00  | 5.30 | ..... |
| Arrive..... | 9.20 | 11.00 | ..... | 5.30 | 9.20  |

**Northern Railway.**

|             | a.m.  | p.m. |
|-------------|-------|------|
| Depart..... | 7.45  | 3.45 |
| Arrive..... | 11.10 | 8.10 |

Trains leave Brock Street Station 15 minutes later.

**Agricultural****Insurance Company of Watertown.**

CASH ASSETS ..... \$300,000  
DEPOSITED AT OTTAWA ..... \$54,500

THIS Company is prepared to do a FARM, LIVE STOCK, and NON-HAZARDOUS business throughout Ontario.

A. W. SMITH,

Agent for Toronto and Vicinity.

HENRY CLINE, General Agent, Kingston.

7- OFFICE—WELLINGTON STREET, TORONTO

**Dickson & Macgregor.**

INSURANCE and General Agents and Accountants. Marine and Fire Losses carefully adjusted; accounts audited, and prompt attention given to collections. No. 8 Ontario Chambers, corner of Church and Wellington streets.

CHARLES R. DICKSON,

ALEX. MURRAY MACGREGOR

**Intercolonial Railway of Canada.****TENDERS FOR IRON BRIDGE SUPER-STRUCTURES.**

THE Commissioners for the construction of the Intercolonial are prepared to receive Tenders for TWENTY-ONE SPANS OF IRON BRIDGE SUPERSTRUCTURE of one hundred feet for each span; and also for sixteen spans of Two Hundred feet for each span.

Printed specifications showing the tests which each span will be required to bear, information as to the location of the different bridges; and forms of tender can be obtained upon application at the office of the Commissioners, or of the Chief Engineer at Ottawa, Canada.

Parties tendering must submit their own plans of the mode in which they propose to construct the Bridges, and state the price of each span f. o. b. at the place of shipment; and also the price complete in place.

Tenders marked "Tenders for Bridges," and addressed to the Commissioners, will be received up to 12 o'clock noon, of Monday, the 20th day of MARCH, 1871.

A. WALSH,  
ED. R. CHANDLER,  
C. J. BRIDGES,  
A. W. MACIELAN,  
Commissioners.

Intercolonial Railway,  
Commissioner's Office,  
Ottawa, 17th January, 1871.

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**Insolvent Act of 1869.**

CANADA, ) IN THE COUNTY COURT OF  
Province of Ontario, )  
County of York. ) THE COUNTY OF YORK.

In the matter of HENRY WILLIAM JACKMAN, an Insolvent.

ON TUESDAY, the 21st day of FEBRUARY next, the undersigned will apply to the Judge of the said Court or a discharge under the said Act.

Dated at the City of Toronto, in the County of York, the Eleventh day of January, 1871.

HENRY WILLIAM JACKMAN.

By BEATTY, CHADWICK &amp; LAFR, His Attorneys ad litem