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, 1869, 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 EQUITABLE 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 p yments 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, *President.* JAMES HENDRICK *Vice-President.*

WALTER BROWN, *Secretary.*

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

HON. ROBT. H. 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. 5.	Montreal Nov. 5.
BANKS.	[strlg.	$	$		⅌ ct.		
British North America	£50	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	135¼ 135½	135½ 135¾
City Bank, Montreal	80	1,200,000	1,438,660	67,714			107½ 108½
Du Peuple	50	1,600,000	1,600,000	200,000	4		108 108½
Eastern Townships	50	747,700	969,250	185,000	4		119 120
Exchange Bank	100	1,000,000	935,780	55,000	4		104 106
Hamilton	100	1,000,000	554,140	9,496	4		95 98
Jacques Cartier	50	2,000,000	1,756,275	225,000	4		109 109½
Mechanics' Bank	50	500,000	456,010	.....	3		88 92½
Merchants' Bank of Canada	100	9,000,000	7,658,636	1,850,000	5	119¼ 119½	119 119½
Metropolitan	100	1,000,000	6[illegible]6,900	[illegible]0,000	4		101½ 102½
Molson's Bank	50	1,990,000	1,986,510	350,000	4		115½ 116½
Montreal	200	11,156,800	11,948,600	5,000,000	6 & b 2	188½ 188¾	188¼ 188½
Maritime		1,000,000	384,180	.....			82 85
Nationale	50	2,000,000	1,964,925	225,000	4		112 114
Dominion Bank	50	973,050	945,863	164,000	4	114½ 118	
Ontario Bank	40	2,500,000	2,184,267	450,000	4	112½ 113	112 113
Quebec Bank	100	2,500,000	2,407,790	400,000	4	114½	
Royal Canadian	40	2,000,000	1,969,[illegible]65	100,000	4	98 98½	98 98½
St. Lawrence Bank	100	720,000	[illegible]59,275	.....	4	No sales.	No sales.
Toronto	100	1,500,000	1,535,640	835,000	6	190½ 192	
Union Bank	100	1,985,000	1,926,490	353,000	4		104½ 105½
MISCELLANEOUS.							.....
Canada Landed Credit Company	50	625,000	312,000		4	110 111	.....
Canada Permanent Building Society	50	1,500,000	.....		5½	162	
Canadian Navigation Co.	100	576,800	.....		4½		70½ 72½
Canada Rolling Stock Co.	200	800,000	.....		5	100 101¾	
Farmers' & Mechanics' Bdg Socty		250,000	.....		5	104½ 105	.....
Freehold Building Society	100	500,000	.....		5	137½	
Huron Copper Bay Co.	.....	.....	25,300				
Huron & Erie Savings & Loan Society	50	800,000	700,000		5	126 128	
Montreal Telegraph Co.	40	1,750,000	1,750,000		5	.....	192½ 192¾
Montreal City Gas Co.	40	1,440,000	1,400,000			.....	134 135
Montreal City Passenger Railway Co.	50	600,000	400,000			.....	187½ 190
Quebec Gas Company	200	.....	.....		.....	.....	
Richelieu Navigation Co.	100	750,000	750,000		.....		139 149
Dominion Telegraph Company	50	500,000	.....		3½	105¾ 106½	
Provincial Building Society	100	350,000	.....		4	98 100	.....
Imperial Building Society	50	662,500	.....		4	107 108	.....
Building and Loan Association	25	600,000	.....		4½	116 116½	.....
Toronto Consumers' Gas Co. (old)	50	400,000	.....		2 p.c. 3 m	131½ 134	
Union Permanent Building Society	50	200,000	.....		5	115	.....
Western Canada Building Society	50	600,000	.....		5	137	.....

SECURITIES.	Toronto.	Montreal.
Canadian Government Debentures, 6 ⅌ ct. stg.		
Do. do. 5 ⅌ ct. cur.		
Do. do. 5 ⅌ ct. stg., 1885	97 98	
Do. do. 7 ⅌ ct. cur.		.....
Dominion 6 ⅌ ct. stock	109	110 111
Dominion Bonds		
Montreal Harbour bonds 6½ p. c.	.....	101 102
Do. Corporation 6 ⅌ ct.	.....	99 100
Do. 7 ⅌ ct. Stock	.....	112½ 115
Toronto Corporation 6 ⅌ ct., 20 years	95 95½	.....
County Debentures	98¾	.....
Township Debentures	90½	.....

INSURANCE COMPANIES.

ENGLISH.—(*Quotations on the London Market, Oct. 17.*)

No. Shares.	Last Dividend.	NAME OF COMP'Y.	Share par val.	Amount paid. £	Last Sale. £
20,000	8 b 15 s	Briton M.& G. Life	£10	2	38
50,000	20	C. Union F. L. & M	50	5	10
5,000	10	Edinburgh Life	100	15	31
20,000	6 b 10 s	Guardian	100	50	56½
12,000	£1 p.sh.	Imperial Fire	100	10	80
00,000	15	Lancashire F. & L	20	2	4¾
10,000	11	Life Ass'n of Scot.	40	8¾	26
55,862	.....	London Ass. Corp.	25	12½	56
10,000	5	Lon. & Lancash. L	10	1	¾
391,752		Liv.Lon.& G.F.&L	20	2	6½xd
20,000	20	Northern F. & L.	100	5	19¾
40,000	28	North Brit. & Mer	50	6¼	29½
.....	£6 p. s.	Phœnix	.....	.....	134½
200,000	10	Queen Fire & Life	10	1¼	34
100,000	16⅔ b £3	Royal Insurance	20	3	8½
80, 00	10	Scot'h.Commercial	10	1	3¾
50,000	6	Scottish Imp.F & L	10	1	24 shil.
20,000	10	Scot. Prov. F. & L	50	3	6¾
10 000	25	Standard Life	50	12	73½
4,000	5 bo £4 15s. 9d.	Star Life	25	1¼	13
		CANADIAN.			p. c.
8,000	4–6 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	
5,000	.....	Isolated Risk Fire	100	10	120
4,000	12	Montreal Assura'ce	£50	£5	
6 500	*	Provincial F. & M	60	†	
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 bo $2	Western Assura'ce	40	16	135½ 136

*7 per cent on fully paid up shares. †From $11 to $60.

AMERICAN.

When org'nizd	No. of Shares.	NAME OF CO'Y.	Par val. of Sh'rs.	Offerd	Asked
1863	20,000	Agricultural	$ 5	.....	.....
1853	1,500	Ætna L of Hart.	100		
1819	30,000	Ætna F. of Hart.	100	189	194
1810	10,000	Hartford, of Har	100	170	180
1863	5,000	Trav'lers' L.& Ac	101	149	152

RAILWAYS.	Sh'rs.	London, Oct. 17.
Atlantic and St. Lawrence	£100	103 105
Do. do. 6 ⅌ c. stg. m. bds.	100	104 106
Canada Southern 7 p.c. 1st Mortgage	.....	
Do. do. 6 p.c. Pref Shares	.....	
Grand Trunk	100	16½ 17
New Prov. Certificates issued at 22½	.....	5¾ 6
Do. Eq. G. M. Bds. 1 ch. 6 ⅌ c	100	103 105
Do. Eq. Bonds, 2nd charge		103½ 104½
Do. First Preference, 5 ⅌ c	100	70 71
Do. Second Pref. Stock, 5 ⅌ c	100	54 55
Do. Third Pref. Stock, 4 ⅌ c.	100	31½ 32
Great Western	20½	11¼ 11½
Do. 5½ ⅌ c. Bonds, due 1877–78	100	98 100
Do. 5 ⅌ c. Deb. Stock	.....	90 92
Do. 6 per cent bonds 1890	.....	100 102
International Bridge 6 p.c. Mort. Bds	.....	101 103
Midland, 6 ⅌ c. 1st Pref Bonds	100	
Northern of Can., 6 ⅌ c. First Pref. Bds	100	97 99
Do. do. Second do.	100	89 91
Toronto, Grey and Bruce, Stock	100	30 50
Do. 1st Mor Bds	95	93 95
Toronto and Nipissing, Stock	100	50
Do. Bonds	.....	.....
Wellington, Grey & Bruce 7 p.c. 1st Mor	.....	94 96

EXCHANGE.	Toronto.	Montreal.
Bank on London, 60 days	9¼ 9¾	9¼ 9½
Gold Drafts do	par to ⅛ pm	⅛ prem.
American Silver		