

## Financial.

**Campbell & Cassels,**  
J. CAMPBELL, 92 King Street, East, [W. G. CASSELS,  
TORONTO,  
**BANKERS AND BROKERS,**  
STERLING EXCHANGE, AMERICAN CURRENCY,  
BONDS AND STOCKS, GOLD, SILVER, AND CANA-  
DIAN STOCKS AND SECURITIES,  
BOUGHT AND SOLD.  
ORDERS EXECUTED PROMPTLY ON BEST TERMS.

**Robert Beatty & Co.,**  
**EXCHANGE OFFICE,**  
BANKERS, BROKERS, &c.,  
53 KING STREET EAST, OPPOSITE TORONTO ST., TORONTO

**DRAFTS ON NEW YORK.** Gold, Silver, Uncurrent  
money, Mortgages, Stocks, Lands, Houses, &c.,  
bought and sold at best rates. Orders by Telegraph  
or letter promptly attended to.  
Interest paid on Deposits. 18-3m

**Toronto Savings Bank.**  
72 CHURCH STREET.  
DEPOSITS received, from Twenty Cents upwards: in-  
vested in Government and other first class securities.  
Interest allowed at 5 and 6 per cent.  
BANKS OF DEPOSIT:  
Ontario Bank and Canadian Bank of Commerce.  
**W. J. MACDONELL,**  
301y MANAGER.

**"The Whitby Gazette"**  
Has been recently  
**ENLARGED AND IMPROVED,**  
And is now  
**THE LARGEST NEWSPAPER PUBLISHED IN THE  
COUNTY OF ONTARIO.**  
Having a large circulation, it is one of the best adver-  
tising mediums in the country.  
Wholesale Houses will find this a valuable medium for  
having their announcements reach retail dealers.  
GEO. H. HAM,  
9-1y Editor and Proprietor.

**The St. Lawrence Glass Company**  
ARE now manufacturing and have for sale,  
COAL BURNERS, various styles and sizes. LAMP  
CHIMNEYS, of extra quality for ordinary Burners; also  
for the "Comet" and "Sun" Burners.  
Sets of Table Glassware, Hyacinth Glasses, Steam Gauge  
Tubes, Glass Rods, &c., or any other article, made to  
order, in White or Colored Glass.  
Kerosene Burners, Collars and Sockets, will be kept on  
hand.  
Druggists' Flint Glassware and Philosophical Instru-  
ments, made to order.  
Office—383 ST. PAUL STREET, MONTREAL.  
A. McK. COCHRANE.  
1y Secretary.

**Brown Brothers,**  
**ACCOUNT-BOOK MANUFACTURERS.**  
Stationers, Book-Binders, Etc.,  
66 and 68 King Street East, Toronto, Ont.

ACCOUNT Books for Banks, Insurance Companies  
Merchants, etc., made to order of the best materials  
and for style, durability and cheapness unsurpassed.  
A large stock of Account-Books and General Stationery  
constantly on hand. 3-1y

**Books for Sale.**  
AGENTS MONETARY LIFE AND VALUATION  
TABLES, by D. P. FACKLER, Actuary. An inval-  
uable book for Life Agents. Price \$1.20.  
GRISWOLD'S HANDBOOK OF ADJUSTMENT OF FIRE  
LOSSES. Price \$2.  
The above Works are for sale at the Office of THE CANA-  
DIAN MONETARY TIMES, No. 60, Church Street, Toronto.

**Morton & Smith,**  
**ACCOUNTANTS, REAL ESTATE AGENTS,  
AND VALUATORS,**  
48 AND 50 CHURCH STREET,  
TORONTO.  
B. MORTON. 47-1y J. LAMOND SMITH.

## Agents' Directory.

**OWEN MURPHY,** Insurance Agent and Commission  
Merchant, Telegraph Building, (basement) No. 26 St.  
Peter street, Quebec.

**ALEXANDER MACGREGOR,** Official Assignee; Ag't  
Queen's Ins., Fire and Life; Prov. Ins. of Canada, Fire  
and Marine; Travelers' of Hartford; Loans and Investments  
effected, Galt, Ont.

**JOHN GARVIN,** General Agent for the Etna Life In-  
surance Company, of Hartford, Conn., for Western  
Canada. Office, Toronto Street, Toronto.

**GEORGE A. YOUNG,** Agent, Hamilton Branch, Royal  
Insurance Company, Fire and Life, corner James and  
Merrick Streets.

**ARCHIBALD McKEAND,** Agent, Hartford Fire Ins.  
Co., Home Ins. Co., of New Haven, Travelers' Ins. Co.,  
No. 11, James Street, Hamilton.

**J. D. PRINGLE,** Agent for North British and Mercan-  
tile Fire and Life; Provincial, Fire and Marine; Scot-  
tish Provincial, Life; Etna, of Hartford; Inland Marine;  
Phoenix, Ocean Marine, Hamilton, Ont.

**W. F. FINDLAY,** Accountant, Official Assignee, Agent  
for Etna Ins. Co. of Hartford; London Assurance  
Corporation, and Edinburgh Life Assurance Company,  
Hamilton.

**J. W. WILSON,** Produce Commission Merchant, Agent  
for the "Etna" and "Home" Marine Insurance Co's  
of Conn., Hamilton, Ontario.

**THOMAS DREWRY,** Money Broker, Agent London  
and Lancashire Life Assurance Company, Church Street,  
near King Street, Toronto.

**GEORGE GIRDLESTONE,** Fire, Life, Marine, Acci-  
dent, and Stock Insurance Agent, Windsor, Ontario.  
Very best Companies represented.

**R. N. GOOCH,** Agent Life Association of Scotland,  
North British and Mercantile (Fire), and Montreal Ins'e  
Comp'y (Marine), No. 32, Wellington Street East, Toronto.

**JAMES FRASER,** Agent Liverpool and London and  
Globe and Briton Medical and General Life Association,  
& Sec'y Metrop'n Perm't Bldg. Soc'y, No. 5 King-st. West,  
Toronto.

**J. T. & W. PENNOCK,** Fire and Life Insurance  
Agents, Parliamentary and Departmental Agents,  
Mining Agents, and Exchange Brokers, Ottawa.

**PETER McALLUM,** Agent for the Lancashire Ins'e  
Co.; Travelers Insurance Co.; Hartford Fire Ins'e Co.;  
Western Ins'e Co., of Toronto; St. Catharines, Ont.

**F. B. BEDDOME,** Fire, Life, Marine and Accident  
Ins. Agent and Adjuster, Albion Buildings, London,  
Ont. None but the most reliable Companies represented.

**W. H. MILLAR,** Agent Northern Fire Assurance Co.  
of London, and the Reliance Life Assurance Co.  
Office, cor. Church and Colborne Streets, Toronto, Ont.

**F. S. CLARKE,** Exchange Broker, Agent for Northern  
Ass. Co. Provincial (Fire and Marine), Canada Life;  
Steamship and Western R. R. Ticket Office, London, Ont.

**WADDELL & GUNN,** Imperial Fire Ins. Co., London  
Assurance Corporation, Etna Fire Ins. Co., Hartford,  
British Am. Ass. Co., and Scottish Prov'l Ass. Co. (Life),  
Talbot Street, London, Ont.

**D. B. BURRITT,** Ins. and Real Estate Agent; Clerk  
Division Court. Debts Collected; Money to Loan,  
and Invested, &c., &c.; Stratford, Ont.

**M. E. ROBLIN,** Agent Western, Provincial, Beaver,  
Citizens', and Star Ins. Companies; also Valuator for  
the Trust and Loan Co. of Upper Canada. Belleville, Ont.

**JOHN AGNEW,** Agent for Royal, Imperial, North Bri-  
tish, Home, and Provincial Fire Ins. Cos.; Scottish  
Provincial Ins. Co.; also for the Colonial Securities Co.  
Whitby, Ont.

**JOHN BUTLER,** Agent for Queen Ins. Co., Hartford  
Ins. Co., Western Ins. Co., and Travelers' Life and Ac-  
cident Ins. Co. Victoria Hall, Cobourg, Ont.

**D. & H. O'HARA,** Agents for Western Ass. Co.,  
Hartford Ins. Co., Travelers' Life and Accident Ins.  
Co., and Canada Life Ins. Co. Bowmanville, Ont.

**THOMAS CHRISTIE,** Agent Liverpool and London  
and Globe, N. B. and Mercantile, British America,  
Provincial, and Gore Mutual Ins. Cos.; Official Assignee;  
House and Land Agent; debts collected. Bowmanville, O.

**A. C. BUCK,** Agent for Home Fire Insurance, Canada  
Life, and Canada Permanent Building and Savings  
Society, Caledonia, Ont. 1-y

**THOS. CARLISLE,** Agent for Standard Life, Western  
Marine, and Niagara District Mutual Fire Insurance  
Company, Dunnville, Ont. 1-y

## Insurance.

**THE CONNECTICUT**  
**Mutual Life Insurance Company,**  
OF HARTFORD, CONNECTICUT.

Assets.....	\$27,500,479 26
Surplus (computing Re-Insurance by N. Y. Legal Standard).....	9,671,875 26
Income for 1899.....	8,978,751 23
Total Death Claims paid to date.....	9,506,987 00
Total Surplus Premiums returned to the Assured, to date.....	6,785,680 00

**DIVIDEND PAYABLE IN 1870, \$2,300,000!**  
**TOTAL AMOUNT INSURED, OVER \$177,000,000 !!**

This Company is PURELY MUTUAL, there being no  
Stockholders to absorb any portion of its funds, its surplus  
belonging wholly to its members, and being equitably ap-  
portioned among them in annual dividends or returns of  
surplus premiums.

In comparison with other American Life Companies, the  
CONNECTICUT MUTUAL has conducted its business at  
a lower average rate of expenses; its claims by death have  
averaged less, in proportion, than those of any other Com-  
pany having a sufficient extent of business to test the law  
of mortality; and

Its Assets have been uniformly invested at a net rate of  
interest exceeding that realized by any similar institution.

The necessary result of this economy in management,  
careful selection of lives, and highly productive invest-  
ments, has been that the CONNECTICUT MUTUAL has  
afforded insurance to its members at a LESS AVERAGE COST,  
than any other Company.

Ratio of Expenses of Management to Total Receipts  
1899, 8.89 per cent.

Its investments are securely and profitably made, and  
contain no Commuted Commissions, Fancy Stocks, Personal  
Securities, nor any imaginary or Unrealized Assets.

Beyond doubt, the CONNECTICUT MUTUAL is the  
Strongest Life Insurance Company in the world; its ratio  
of Assets to Liabilities, as measured by the New York  
Legal Standard, is \$155.50 per \$100; and it grants all de-  
sirable forms of Insurance upon Strictly Equitable Terms,  
and at the CHEAPEST ATTAINABLE RATES OF COST.

Z. PRESTON, W. S. OLMSTED,  
Vice-President, Secretary.

EDWIN W. BRYANT, Actuary.

MEDICAL REFEREES:  
H. H. WRIGHT, M.D.; J. WIDMER ROLPH, M.D.

**HALDAN & O'LOANE,**  
Assistant Managers.  
OFFICE—No. 53 KING STREET EAST, TORONTO.

**EDINBURGH**  
**Life Assurance Company.**

FOUNDED 1823.

AMOUNT OF ACCUMULATED AND INVESTED FUNDS,  
OVER ONE MILLION STERLING

HEAD OFFICE—EDINBURGH.

PRESIDENT—The Rt. Hon. the Earl of Haddington.

MANAGER—D. MacLagan, Esq.

SECRETARY—John Craig, Esq.

CANADIAN OFFICE ESTABLISHED 1867.  
WELLINGTON ST., TORONTO.

CANADIAN BOARD—Hon. John Hillyard Cameron,  
M.P., Chairman. J. W. Gamble, Esq., L. Moffatt, Esq.,  
Hon. J. B. Robinson, C. J. Campbell, Esq. — David  
Higgins, Secretary.

THE LONG STANDING of this Office, the CARE exer-  
cised in the selection of LIVES, the EXTENT of the  
COMPANY'S RESOURCES, and the ECONOMY with which the  
WHOLE AFFAIRS are managed, RENDER THE SECURITY  
UNQUESTIONABLE.

Prospectuses, Tables of Rates, and also the ANNUAL  
REPORT, containing the BALANCE SHEET, and giving il-  
lustrations of the Company's Bonus System and all informa-  
tion on the subject of Life Assurance may be had on ap-  
plication at any of the Company's Agencies throughout  
Canada.

[DAVID HIGGINS,  
Secretary

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