Financial.

Niagara District Bank.

DIVIDEND No. 38.

NOTICE is hereby given, that a Dividend of Three per cent. on the Capital Stock of this Institution has this day been declared for the current half-year, and that the same will be payable at the Bank on and after SATURDAY, the 2nd day of July next.

The Transfer Books will be closed from the 20th to the 30th June inclusive.

By order of the Board.

C. M. ARNOLD, Cashier,

St. Cathrines, May 27, 1870. 43.

Campbell & Cassels,

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STERLING EXCHANGE, AMERICAN CURRENCY, BONDS AND STOCKS, GOLD, SILVER, AND CANADIAN STOCKS AND SECURITIES,

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

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Surplus (computing Re-Insurance by N. Y. Legal Standard)	9,671,875 26
Income for 1869	8,978,751 23
Total Death Claims paid to date	9,566,987 00
Total Surplus Premiums returned to the Assured, to date	6,785,680 00

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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 apportioned 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 Company 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 investments, 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, 1869, 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 desirable forms of Insurance upon Strictly Equitable Terms, and at the CHEAPEST ATTAINABLE RATES OF COST.

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