

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, Supt. 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.

27

MICHIGAN SCHOOL BONDS,

TEN PER CENT. INTEREST!

PAYABLE IN DETROIT AND NEW YORK.

For sale by

WILKINS & 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.

26-2t

BROOMS.

AN IMPORTANT IMPROVEMENT IN THE MANUFACTURE OF BROOMS.

BROWN'S LOCKED BINDING BROOM.

PATENTED 1871.

Manufactured by ABNER BROWN, No 241 King Street East, Toronto, Ontario.

IT is too well known that Brooms are liable to, and often do, come off the handle; but that is ENTIRELY PREVENTED BY BROWN'S LOCKED BINDING, which adds to the beauty of the Broom, and for durability it cannot be excelled.

Prices as low as for any Broom in the market. Orders from the trade respectfully solicited.

ABNER BROWN,
26-3m 241 King Street East, Toronto, Ont.

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.		WEST.	
a.m.	p.m.	a.m.	p.m.
Depart.....5.37	12.07	5.37	7.07
Arrive.....9.37	11.07	6.57	11.07

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

Great Western Railway.

WEST.		EAST.	
a.m.	p.m.	a.m.	p.m.
Depart.....7.00	11.45	4.00	5.30
Arrive.....9.20	11.00	5.30	9.20

Northern Railway.

EAST.		WEST.	
a.m.	p.m.	a.m.	p.m.
Depart.....7.45	11.10	5.10	9.20
Arrive.....11.10	5.10	9.20	5.10

Trains leave Brock Street Station 15 minutes later.

Union Permanent Building & Savings Society.

NOTICE is hereby given, that the

ANNUAL MEETING OF STOCKHOLDERS

Of this Society will be held at the Society's Office, 82 King Street east,

ON MONDAY, 27TH DAY OF MARCH,

Instant, at 4 o'clock p.m., for the purpose of receiving a report from the Directors and statement of accounts for the year ending the 28th February, ult; for the election of Directors, and for other purposes, as provided by the statute. By order,

W. MACLEAN, Secretary.
29-2t

Agricultural

Insurance Company of Watertown.

CASH ASSETS \$500,000
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, TORONT

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 SUPERSTRUCTURES.

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. B. CHANDLER,
C. J. BRYDGES,
A. W. MACLELAN,
Commissioners

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