

A Secure Estate.

PERSONS holding a policy of an honorable, well-established life insurance company, have an estate secured for their families or dependents, which will be at once available in case of death. Neither sheriff nor creditor can interpose. This relief comes when most needed, and is not unfrequently the entire dependence of young, helpless families, or aged persons, who would otherwise be destitute. Persons, therefore, who are so situated as to need insurance, will do well to make every possible exertion to support a policy for so much as their income will justify them in carrying. The times are favorable for inducing persons to discard such insurance, and take as a substitute policies or certificates of ephemeral co-operative or relief associations. Aided by the strength of the mystic tie, or some craft obligations, these associations may run for a course of years; but they promise nothing definite, and the relief afforded is, ordinarily, very limited. Associations of this character, outside of secret societies, have proved very unsatisfactory and short-lived. Their theory may be plausible, but has never been rendered practicable. Lacking cohesive force, they dissolve like lumps of sand, and disappoint those who trust in them.—*Hon. O. Pillsbury, Int. Com. of N. H., in 1877 report.*

St. John loses by the fire of June 20 over twenty millions of property; "one touch of nature has made the world akin;" still, twice that amount could not replace one parent to the bosom of his family of which he was their all.

What fire insurance is to a man, such is life insurance to his family. Lose no time. (for life is as uncertain as fire,) in applying to

R. HARPER,

Manager for

NEW BRUNSWICK,

OFFICE,

ST. JOHN.

ÆTNA
LIFE INSURANCE COMPANY,
OF
HARTFORD, CONN.

INCORPORATED IN 1820.

ORGANIZED IN 1850.

T. O. ENDERS, *President.*

Vice-President.

J. L. ENGLISH, *Secretary.*

H. W. ST. JOHN, *Actuary.*

J. C. WEBSTER, *General Sup't of Agencies.*

The Financial Management of the Company is

ABLE, THOROUGH, RIGID, CRITICAL.

NO OVER-VALUING OF ASSETS.

NO UNDER-ESTIMATING OF LIABILITIES.

Its accumulated assets, safely invested, amounted Jan. 1, 1877, to

\$23,357,648.95.

This sum provides for all the Company's liabilities by the most severe test of any Insurance Company or State Department, and leaves

\$2,460,247.25 SURPLUS.

Calculated by the standard of the New York Insurance Department, the Surplus would be nearly \$4,000,000.00.

The characteristics of the Ætina are

RIGID ECONOMY, ABSOLUTE SECURITY,

PROMPT PAYMENT OF LOSSES,

FAIR DEALING WITH ALL POLICY-HOLDERS.

The Ætina issues Policies on all plans in general use at

Unusually Low Cash Rates, with Annual Cash Dividends.

It issues RENEWABLE TERM POLICIES, on a plan originally introduced by this Company, with a Cash Surrender Value after three annual payments, which furnishes immediate insurance at

THE SMALLEST POSSIBLE OUTLAY OF MONEY.

The Company also issues WHOLE LIFE POLICIES, at low stock rates, giving each year what is equivalent to a dividend in advance.

☛ All policies now issued are NON-FORFEITING by their terms. ☛

It is believed there is nothing valuable in life insurance which the Ætina does not furnish.