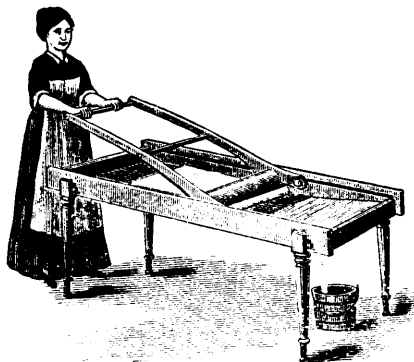




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OF CANADA.

CAPITAL, - - \$1,000,000

HEAD OFFICE: MONTREAL.

Notice is hereby given that the various telephone instruments not manufactured by this company, which are now being offered for sale or for hire to the public, are believed to be infringements of the patents held by the Bell Telephone Co. of Canada; that suits have been instituted against the companies proposing to deal in these infringing instruments to restrain their manufacture, sale or use, and for damages; and that similar actions will be commenced against

ALL USERS OF SUCH TELEPHONES.

This notice is given for the express purpose of informing the public of the claims made by the Bell Telephone Company, and of warning all persons of the consequences of any infringement of this Company's patents.

C. F. SISE
Vice-President and Man'g Director,
Montreal

HUGH C. BAKER,
Manager Ontario Dept.
Hamilton.

Notice to Creditors.

**Estate of George P. Ridge,
of Pontypool.**

The Creditors of George P. Ridge, of Pontypool, are hereby notified that the said George P. Ridge, has executed an assignment of his stock and other assets to me John W. Lawrence, of the City of Toronto, as Trustee for the creditors of the said Geo. P. Ridge and are further notified to send their claims to me on or before the Fifteenth of June next, accompanied with vouchers upon which said claims are based as I will after the said date forthwith proceed to distribute the assets of the estate among the parties entitled thereto and will not be liable for the same to any person of whose claim I shall not then have had notice.

JOHN W. LAWRENCE, Trustee.
Toronto, April 29, 1885.

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SOLE MANUFACTURERS
IN CANADA
of
PAT. NAPA BUCK CLOVES
BEST IN THE WORLD
SEE THAT THEY BEAR OUR NAME
ALL OTHERS ARE FRAUDULENT IMITATIONS.
ACTION ONT.

THE AETNA LIFE'S RECORD.

Under the heading of "POLICY-HOLDERS' BALANCE SHEET," the last number of the *Spectator*, the leading insurance journal of New York, publishes a carefully compiled and valuable table, embracing the statistics of 26 American Life Insurance Companies for 17 years past, shewing that more money has been paid out to, or saved up for, their policy-holders, by most of the companies, than has been received in premiums from them during the 17 years from 1868 to 1885. This result has been attained, of course, through a careful investment of the assets, combined with economy in working expenses.

The *Spectator* says:—"The old and reliable Life insurance companies of this country have been able to make liberal returns to their policy-holders, whereby the cost of their insurance has been reduced to a minimum. * * * If they were to divide their assets among them, it would be found that the sum added to that already paid them would shew that policy-holders have realized large profits on their investments. That is to say:—Payments to policy-holders and accumulated assets owned by policy-holders together shew a large gain to them over premiums paid. To illustrate the point in detail we have prepared the accompanying table, or Policy-holders' Balance Sheet, &c."

The following portion of the *Spectator's* table relates to the American companies doing business in Canada on the Mutual Principle:—

DESCRIPTION.	AETNA, Hartford.	N. Y. LIFE, New York.	EQUITABLE, New York.	U. STATES, New York.	U. MUTUAL, Portland.
Assets in 1885..... 1.	\$ 29,082,926	\$ 58,941,739	\$ 57,543,716	\$ 5,154,412	\$ 6,311,409
" " 1868..... 2.	7,450,212	9,159,754	5,125,423	2,470,792	2,991,284
Increase in 17 years..... 3.	22,232,714	49,781,985	52,418,293	2,683,620	3,320,118
Paid policy-holders in 17 yrs { 4.	52,746,900	74,475,861	79,611,758	10,327,121	18,588,910
Total of 3 and 4..... 5.	74,979,614	124,257,846	132,035,051	13,010,741	21,909,028
" premiums rec'd in 17 yrs 6.	68,598,958	115,363,273	129,410,955	13,243,120	21,982,406
Policy-h'ld'rs gain over prams 7.	11,590,656	8,894,573	2,614,296	—232,379	—73,378
" per cent.... 8.	17.9	7.7	2.0	—1.7	—0.3

The superior result shown in favor of the AETNA by this Seventeen Years' Balance Sheet is only what was to have been expected, from its well-known care in the investment of funds, and its superior economy in management expenses.

According to the *Spectator's* "POLICY-HOLDERS' POCKET INDEX," which is a standard of reference, the Aetna's expenses, during the past five years, have averaged less than 10 per cent. of its income. Those of the other four companies, taken together, have averaged 21.13 per cent., and one of the nine as high as 28 per cent.

"The public cannot be misled if, when seeking an office in which to effect an insurance, they select one which transacts its business at a small percentage of working cost."—*British Board of Trade Report.*

Toronto Office: Corner Toronto and Court Streets, Second Floor.

WILLIAM H. ORR,

MANAGER.

THE PENMAN

MANUFACTURING CO., Limited.

Manufacturers of

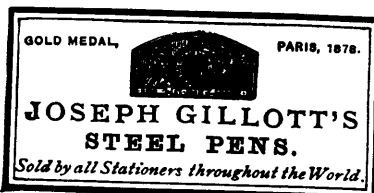
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JOHN PENMAN, President.

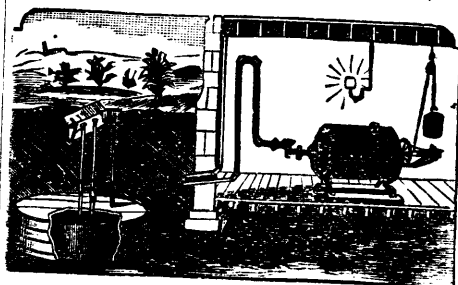
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The CANADIAN GAZETTE A ROYAL BUILDINGS, LONDON, ENGLAND, E.C. is a weekly journal of information and comment upon matters of use and interest to those concerned in Canada, Canadian Emigration, and Canadian Investments. It was founded and is Edited by **THOMAS SKINNER**, the Compiler and Editor of "The Stock Exchange Year-Book," "The Directory of Directors," "The London Banks" &c.

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