

SEVEN OFFICIAL TESTS

SHOW THAT THE

ÆTNA LIFE INSURANCE COMPANY,

OF HARTFORD, CONN.,

stands at the head of most of the largest and best life companies of the continent in (1st) improvement in the quality of the insurance furnished from year to year for 13 years past; (2nd) Assets to each \$1,000 of liability; (3rd) Assets per \$1,000 of Insurance carried; (4th), Productiveness of Assets over and above expenses; (5th) Economy in management; (6th) Small percentage of lapses, shewing good satisfaction given, and (7th) Largest Deposit at Ottawa—its market value, \$1,100,000.

ASSETS TO EACH ONE HUNDRED DOLLARS OF LIABILITY.

1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.
105.05	106.02	109.18	110.44	112.25	113.55	115.88	116.66	118.10	118.92	119.32	120.18	120.30

Mass. Report, 1885.
Assets to each \$1,000 of liabilities.

Ætina Life.....\$1,203	Manhattan.....1,190	North-Western.....1,186	New England.....1,173	New York.....1,128	Mutual Benefit.....1,089	Mutual.....1,062	Conn. Mutual.....1,000
Ætina Life.....\$344	Manhattan.....314	Mutual.....291	Mutual Benefit.....241	New England.....268	New York.....257	North-Western.....223	Equitable.....184

Per cent of Lapsed and Surrendered Policies.

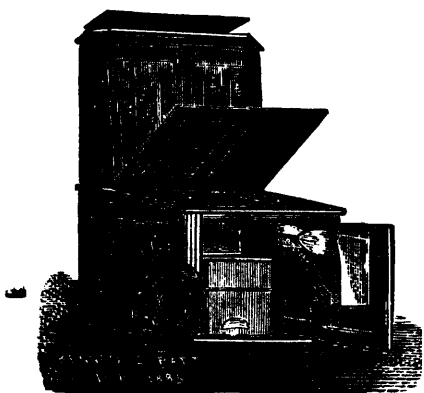
Ætina Life.....4.98	Canada.....5.23	New York Life.....7.82	Travelers.....8.74	Confederation.....8.83	Union Mutual.....10.28	Equitable.....10.75	United States.....12.50
London.....12.45	Ontario.....13.60	Sun.....16.08	Citizens.....23.12	Life Association.....25.88	North American.....26.32	Federal.....54.57	

To Living Policy-holders in Canada, the ÆTNA paid, during 1882-3-4, in Cash Dividends, \$219,366.64, and in Cash for Matured Endowments, \$243,461.00, the latter being more than was paid by all the other companies combined.

The ÆTNA Life Insurance Company issues Policies on all the usual plans. Special attention is directed to its Terminal Endowment Policy. All Policies NON-FORFEITABLE and INDISPUTABLE after being 3 years in force.

WILLIAM H. ORR & SONS, MANAGERS.

KENNEDY'S PATENT IMPROVED Earth Closets & Bedroom Commodes



[BEDROOM COMMODE.]

were AWARDED THE FIRST PRIZES at the Dominion Exhibition at London, 1883, in competition with Heap's Patent Dry Earth Closets claiming 16 First Prize Medals in different countries of Europe and America, including Gold Medal at Amsterdam in 1883 and Special Silver Medal at Toronto, 1885.

The London Fair is the only one at which Kennedy's Patent Closet has yet been exhibited.

There is no room for doubt as to the superior merits of our Closets and Commodes, which are all provided with Urine Separators. We cordially invite a critical examination of them, and comparison with the best of all other Dry Closets known.

Provincial Patent Rights for Sale.

KENNEDY BROS.
OWEN SOUND, Ont.

NOTICE

Is hereby given that an application will be made at its next session to the Parliament of Canada, on behalf of The Saskatchewan Land and Homestead Company (Limited) for an Act empowering the Company to receive the Paid-up Stock of any Shareholder in exchange for land or other property of the Company, on such terms as may be fixed by the Directors or agreed upon, and to cancel the Stock so received, and empowering the Company to reduce its Capital Stock, and for other purposes.

BLAKE, LASH, CASSELS & HOLMAN,
Solicitors for the said Company.
Dated December 18th, 1885.

NOTICE

Is hereby given that an application will be made to the Parliament of Canada at the next session thereof for an Act to amend the Acts relating to the Toronto Board of Trade and Toronto Corn Exchange Association, and the Act amalgamating the said two Corporations, so as to give members of the Council of the Board of Trade the right to be appointed Examiners; to extend the right to hold real estate to the value of five hundred thousand dollars, with power to issue shares and to borrow money to raise the amount of five hundred thousand dollars, and with such enactments as will enable the Board of Trade to create a gratuity fund, so that a gratuity may be provided for the representatives of a deceased member, and with full and comprehensive powers for management thereof.

BEATTY, CHADWICK, BLACKSTOCK & GALT
Solicitors for the Applicants.
Toronto, 2nd December, 1885.

Imperial Loan & Investment Co. of Canada, (Limited.)

DIVIDEND NO. 32.

Notice is hereby given that a dividend at the rate of seven per cent per annum upon the capital stock of the institution has been this day declared, and the same will be payable at the offices of the Company, 30 Adelaide street east, on and after

FRIDAY, the 8TH DAY OF JAN. Next.

The transfer books will be closed from the 15th to the 31st inst., both days included.

By order of the Board,
E. H. KERTLAND,
Manager.

British America Assurance Co.

Eighty-Fourth Semi-Annual Dividend.

Notice is hereby given that a Dividend of Four Per Cent. for the half-year ending 31st day of December, has this day been declared (making seven per cent. for the year 1885), and that the same will be payable on and after Saturday, the second day of January next.

The stock and transfer books will be closed from the 23rd to the 31st inst., both days inclusive.

By order of the Board,

SILAS P. WOOD,
Secretary.

British America Assurance Office,
Toronto, Dec. 18th, 1885.

Grand Trunk R'y.

The Old and Popular Route
TO
MONTREAL, DETROIT, CHICAGO

AND
All the Principal Points in Canada and the United States.

IT IS POSITIVELY THE
ONLY From TORONTO

Running the Celebrated Pullman Palace
Sleeping and Parlor Cars.

SPEED, SAFETY, CIVILITY!

Toronto to Chicago in 14 Hours.

Best and Quickest Route to MANITOBA, BRITISH COLUMBIA, and the PACIFIC COAST.

FOR FARES, Time Tables, Tickets and general information apply at the Union Depot, City Ticket Offices, corner King and Yonge, and 20 York Street, or to any of the Company's Agents.

JOSEPH HICKSON,
General Manager.
WM. EDGAR,
General Passenger Agent.

Dominion Line.

Sarnia..... 3,850 Tons.	Oregon..... 3,850 Tons
Toronto..... 3,300 "	Montreal..... 3,300 "
Dominion..... 3,200 "	Ontario..... 3,200 "
Mississippi..... 2,600 "	Texas..... 2,710 "
Vancouver..... 5,700 "	Quebec..... 2,700 "

LIVERPOOL SERVICE:

From Portland. From Halifax.

*SARNIA.....	Dec. 17.	" 19
TORONTO.....	" 31.	" "
*OREGON.....	" 14.	Jan. 16

BRISTOL SERVICE FOR AVONMOUTH DOCK.

TEXAS, from Portland.....	about 30th Dec.
DOMINION, ".....	about 19th Jan.

Rates of Passage—Portland or Halifax to Liverpool, \$50 and \$60. Return, \$90, \$100, \$108 and \$120, all outside rooms. Intermediate and Steerage at lowest rates.

*Saloons, state-rooms, music-rooms and bath-rooms in this steamer are amidship, where but little motion is felt; and she carries neither cattle nor sheep.

For further particulars apply to GEO. W. TORRANCE, 45 Front Street East; STUART & MURDOCK, 50 Yonge Street, Toronto.

DAVID TORRANCE & CO., Montreal.

ALLAN LINE

ROYAL MAIL
STEAMSHIPS.

1885. WINTER ARRANGEMENT. 1885

FROM HALIFAX.

Sardinian.....	Saturday, Dec. 12
Sarmatian.....	Saturday, Dec. 26
Parisian.....	Saturday, Jan. 2
Polynesian.....	Saturday, Jan. 9

At TWO o'clock p.m.
or on the arrival of the Intercolonial Railway train from the West.

FROM PORTLAND TO LIVERPOOL, Via HALIFAX.

Sarmatian.....	Thursday, Dec. 24
Parisian.....	Thursday, Dec. 31
Polynesian.....	Thursday, Jan. 7

At ONE o'clock p.m.
or on the arrival of the Grand Trunk Railway train from the West.

Rates of Passage from Montreal, via Halifax.
Cabin..... \$62, \$65, \$78, and \$88
(According to accommodation).

Intermediate..... \$39
Steerage..... At lowest rates

Rates of Passage from Montreal, via Portland.

Cabin.....	\$57.50, \$77.50, and \$87.50
(According to accommodation).	

Intermediate..... \$35.50
Steerage..... At lowest rates

Intermediate and Steerage passengers forwarded by rail from Liverpool to Glasgow without extra charge. Steerage passengers forwarded to London, Cardiff, Bristol, Queenstown and Belfast, at same rate as to Liverpool.

For tickets, &c., apply to
H. BOURLIER,
Allan Line Office,
Corner King and Yonge Streets, Toronto.