

**The Freehold Permanent Building  
and Savings Society.**

DIVIDEND NO. TWENTY-FOUR.

Notice is hereby given that a dividend of five per cent. on the capital stock of the Society, has been declared for the half-year ending 30th November, in tant, payable on and after Friday, 1st December next. The transfer books will be closed from the 16th to 30th instant, inclusive.

By order,

CHAS. ROBERTSON, Secretary.

**INSOLVENT ACT OF 1869.**

In the matter of THOMAS HAWORTH, an Insolvent, the undersigned John Shaw, of the City of Toronto, have been appointed Assignee in this matter.

Creditors are requested to file their claims before me, within one month.

JOHN SHAW,  
Assignee.

Toronto, 18th Nov., 1871.

**INSOLVENT ACT OF 1859.**

In the matter of WILLIAM MOULDS, an Insolvent, the insolvent has made an assignment of his estate to me, and the creditors are notified to meet at my office, 49 Scott Street, in Toronto, on Saturday, the 9th day of December, at ten o'clock, forenoon, to receive statements of his affairs, and to appoint an assignee.

JOHN SHAW,  
Interim Assignee.

Toronto, 25th Nov., A.D. 1871.

**INSOLVENT ACT OF 1869.**

In the matter of THOMAS HAWORTH, an Insolvent, a meeting of the creditors of the above Insolvent will be held at my office 49 Scott Street Toronto, on Monday, the fourth day of December, at ten o'clock in the forenoon, for the ordering of the affairs of the estate, generally, and more particularly for advising the Assignee as to the sale of the assets of the estate.

JOHN SHAW,  
Assignee.Dated at Toronto,  
This 22nd day of Nov., 1871.**INSOLVENT ACT OF 1869.**

CANADA, } In the County Court of the  
Province of Ontario, } County of York.  
County of York, } In the matter of Andrew Rutherford an Insolvent.

On Monday, the Eighteenth day of December next, the undersigned, will apply to the Judge of the said Court for a discharge under the said Act.

ANDREW RUTHERFORD  
5th Nov. 17

Toronto, November 15th, 1871.

**Notice.****CUSTOMS DEPARTMENT,**

Ottawa, 6th November, 1871.

NOTICE is hereby given that his Excellency the Governor General, by an Order in Council, bearing date the 30th of October last, and under the authority vested in him by the 3rd Section of the 34th Victoria, Cap. 10, has been pleased to order and direct that the following article be transferred to the list of goods which may be imported into Canada free of duty, viz:

"Unmanufactured Ivory."

By Command,

R. S. M. BOUCHETTE,  
Commissioner of Customs.

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**Government House Ottawa.**

Monday, 6th day of November, 1871.

PRESENT:

**HIS EXCELLENCY THE GOVERNOR  
GENERAL IN COUNCIL.**

ON the recommendation of the Honorable the Minister of Customs and under the authority of the Act 31 Vic., Cap. 6, Sec. 4, entitled: "An Act respecting the Customs," His Excellency has been pleased to order, and it is hereby ordered, that from and after the date hereof, the following articles when imported into Canada, or taken out of Warehouse for consumption therein—that is to say: Spirits and Strong Waters mixed with any ingredient or ingredients and although thereby coming under the denomination of Proprietary Medicines, Tinctures, Essences, Extracts or any other denomination, shall be, and they are hereby declared to be chargeable with the duty imposed by the 3rd Section of the Act 33 Vic., Cap. 9, and with no other Customs duty.

WM. H. LEE,  
Clerk, Privy Council.

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**THE EQUITABLE  
LIFE ASSURANCE SOCIETY,**

OF THE UNITED STATES,

No. 120 BROADWAY, NEW YORK.

Wm. C. Alexander, President. Henry B. Hyde, Vice-President.

R. W. GALE, Manager for Dominion of Canada,  
198 St. James Street, Montreal.

CASH ASSETS, 1st SEPTEMBER, 1871, \$17,500,000 00  
CASH INCOME, " " 8,000,000 00  
SUM ASSURED, (New Business) 1870 40,295,799 00

**ALL CASH. PURELY MUTUAL. ANNUAL DIVIDENDS.**

The New Business of the Equitable is larger than that of any other Life Insurance Company in America or Europe.

The Average Annual Growth of the Society's Permanent Business—Risks in Force—since its Organization, has been greater than that of any other leading American Company.

**"LOSSES" TO "AMOUNT IN FORCE,"**

Its average percentage of "Losses" to "Amount in Force," during the last five years, is less than that of any other of the older and larger Companies of the United States.

Average percentage of "Losses" to "Amount in Force," of the older leading companies in the United States, at the end of each year, during the last five years, from the latest official reports published by the Insurance Department of the State of New York, at the date of the publication of this statement:

**RATIO OF "LOSSES" TO "AMOUNT IN FORCE,"**

Name of Company.	Percentage of Losses.	Name of Company.	Percentage of Losses.	Name of Company.	Percentage of Losses.
Equitable .....	.66	Mutual Benefit .....	.88	United States .....	1.10
(Sixty-six hundredths of 1 p.c.)		Ætna .....	.71	Manhattan .....	.93
Mutual Life .....	.78	New England .....	.81	Knickerbocker .....	.90
New York Life .....	.83	North America .....	.70	Guardian .....	1.05
Connecticut Mutual .....	.81	Massachusetts Mutual .....	.78	Home Life .....	.71
		Charter Oak .....	.81	Germania .....	.92

**ECONOMY OF MANAGEMENT.**

Economy of management is exemplified by the fact that the Society's ratio of "EXPENSE" to "INCOME," (premium and interest), for the year was but 15.73 while the average expense of all New York companies reported, (some thirty-nine companies), according to the most recent and reliable published reports, was 17.89, NEARLY EIGHTEEN PER CENT., showing a saving on the income of the Equitable, including rents, of the very important item of \$239,955.29, as compared with the average expenses of all the other companies.

**VOLUME OF PERMANENT BUSINESS.**

The Growth of the Society, since organization, as compared with that of ALL other American Life Companies, whose risk in force, January 1, 1871, amounted to fifty million dollars or more (this classification embracing all the large companies), is best illustrated by a ratio struck between such amounts of risks in force, and the period of time elapsed in building up the business.

The following exhibit shows the number of business years of each company, the amount at risk January 1, 1871, and the average annual growth of such business, from the most reliable published reports of the New York Insurance Department.

Name of Company.	Amount of Risk Jan. 1, 1871.	Number of years in business.	Average Annual Growth.
Equitable .....	\$143,970,984	11½ Years.	\$12,519,216
Mutual Life .....	242,018,754	28 Years.	8,643,536
New York Life .....	111,358,358	26 Years.	4,282,808
Mutual Benefit .....	130,004,083	26 Years.	5,034,771
Connecticut Mutual .....	181,285,764	24½ Years.	7,308,602
Ætna Life .....	105,775,904	21 Years.	5,036,048
Knickerbocker .....	61,520,254	17½ Years.	3,515,441
New England .....	67,868,057	27 Years.	2,513,634
Charter Oak .....	61,551,512	20 Years.	3,077,576
Phoenix .....	56,842,627	19½ Years.	2,915,006
Northwestern .....	65,186,707	12 Years.	5,432,226
St. Louis Mutual .....	50,684,136	11 Years.	3,898,787
Continental .....	54,514,130	5 Years.	10,902,826

The Society issues all the most desirable FORMS OF LIFE AND ENDOWMENT POLICIES on which Dividends will be paid Annually, or on THE TONTINE DIVIDEND PLAN, first introduced by this Society and highly recommended and endorsed, not only by the most eminent Experts in Life Insurance, but by the leading business men and firms in the United States; or upon THE DEFERRED DIVIDEND PLAN of the Society which presents to policy-holders new and very important features.

After having paid about ONE MILLION DOLLARS in "CASH DIVIDENDS" to policy-holders during the year, the Society now holds (April 30, 1871), over all liabilities whatsoever, including all the reserves required by law safely to meet every future liability, over FOURTEEN HUNDRED THOUSAND DOLLARS SURPLUS.

**Head Office for Ontario—58 Church Street, Toronto.**CAPT. R. C. N. MACCUAIG,  
Inspector of Agencies, Ontario East.J. GORDON MORTIMER,  
Inspector of Agencies, Ontario West

EDWARD A. SCADDING, Special Agent.

**GEO. B. HOLLAND,**  
GENERAL AGENT FOR ONTARIO.