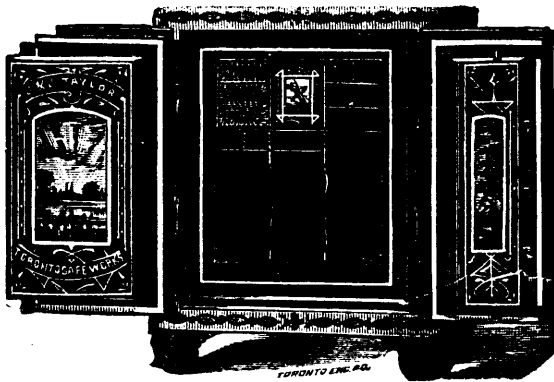


J. & J. TAYLOR, TORONTO SAFE WORKS.



ESTABLISHED 1855.

During the past 38 years upwards of **THIRTY THOUSAND** of our Safes have been distributed throughout the Dominion from **BRITISH COLUMBIA** and **MANITOBA** to **Newfoundland**, and in the many tests they have been called upon to stand **NOT ONE OF THEM** has proven a failure.

Such a record is surpassed by none, if equalled by any other manufacturer on this Continent.

CHEAPEST AND BEST!

In the literature of assessment life insurance societies will generally be found a comparison showing the difference between their cost for the first few years and the highest with profit rates of some old line company. But the comparison ought always to be with the lowest short term rate.

THE ÆTNA LIFE'S —Renewable Term Plan—

Furnishes very cheap Life Insurance, and the policy can be renewed each ten years without medical re-examination, and has always been so renewed, since its introduction, 18 years ago, at the same low rate originally paid. No assessment, or mutual benefit society insurance can be had, of so reliable and durable a character, at so low a cost.

The following shows the cost per \$1000 of the mere death calls in five of the most carefully conducted mutual benefit societies of the United States and Canada, ten years in existence:—

| NAME. | PLACE. | 1874 | 1877 | 1880 | 1881 | 1882 | 1883. |
|---|-------------------|--------|---------|---------|---------|---------|---------|
| Temperance Mutual Benefit, ... | Easton, Pa. ... | \$4.37 | \$10.80 | \$22.83 | \$17.30 | \$20.90 | \$20.40 |
| Oddfellows' Mutual Benefit, ... | Montrose, Pa. ... | 6.51 | 18.64 | 27.18 | 18.55 | 19.09 | 46.19 |
| United Brethren Mutual Aid, ... | Lebanon, Pa. ... | 8.24 | 17.00 | 24.28 | 24.54 | 30.60 | 28.15 |
| Southern Tier Masonic, ... | Elmira, N. Y. ... | 6.50 | 14.30 | 13.90 | 15.30 | 19.00 | 16.70 |
| Masonic Mutual Benefit, ... | London, Ont. ... | 8.04 | 12.30 | 18.31 | 13.80 | 18.80 | 17.40 |
| Average per \$1000..... | | \$6.72 | \$13.61 | \$21.30 | \$18.08 | \$20.68 | \$25.75 |
| ☞ Add \$3.00 for expenses, making | | 9.72 | 16.61 | 24.30 | 21.08 | 23.68 | 28.75 |

What is specially noticeable is the **DOUBLING** of the death losses, in the first three years, nearly **TREBLING** in six years, and nearly **QUADRUPLING** in the ten years.

—What the Ætina Has Done—

During the same ten years the ÆTNA has been furnishing life insurance at a much cheaper rate than the above, as the following statement shows:—

| \$1000 at the ages of..... | 25 | 30 | 35 | 40 | 45 |
|----------------------------------|---------|---------|---------|---------|---------|
| Full premium rate | \$11.09 | \$12.64 | \$14.67 | \$17.36 | \$21.02 |
| Less surrender value | 3.52 | 4.59 | 5.98 | 7.99 | 10.14 |
| ☞ Total net cost per \$1000..... | 7.57 | 8.05 | 8.69 | 10.88 | 13.71 |

The Ætina cheaper by

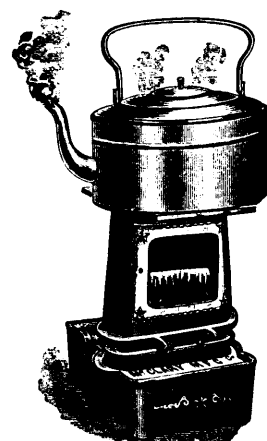
As will be clearly seen by comparing the two lines above which commence with an index (☞). Repeating these lines for comparison, we have the following table:—

| ☞ Five Assessment Societies | \$9.72 | \$16.61 | \$24.30 | \$21.08 | \$23.68 | \$28.75 |
|-----------------------------------|--------|---------|---------|---------|---------|---------|
| ☞ The Ætina Life Ins. Co. | 7.57 | 8.05 | 8.69 | 9.47 | 10.88 | 13.71 |
| Difference in Ætina's favor..... | \$2.15 | \$8.56 | \$15.61 | \$11.61 | \$12.80 | \$15.04 |

For more full description of this plan of Insurance, address the undersigned, or see an agent of the Company.

WILLIAM H. ORR, Manager.

TORONTO, May 15th, 1885.



LAMP STOVE,

FOR

CARPENTERS,
BARBERS,
SALOONISTS,
DRUGGISTS,
DRESSMAKERS,
PHOTOGRAPHERS,
SICK ROOMS,
&c., &c.

NOW READY.

SPECIAL PRICE LIST OF

OIL STOVES

AND

Sheet Metal Refrigerators,

made in all varieties and of the very latest design and improved principles.

Send for price list and discount sheet, if you have not yet been supplied.

McCLARY MANUFACTURING CO.

Makers of McClary's "Famous" Stoves.

LONDON, TORONTO, MONTREAL, WINNIPEG

EQUITABLE LIFE

Assurance Society,

120 BROADWAY, New York.

Assets, Jan. 1st, 1885, \$58,161,826

Surplus, at 4 per cent, 10,483,617

" at 4½ per cent. 13,730,332

Income in 1884, - - 15,003,480

Paid to Policyholders

during last 25 years, 81,072,486

The amount of new assurances issued in 1884, was nearly

Eighty-five Million Dollars.

No other company in the world has ever written so large an annual amount, nor has any company approached it. It was an increase upon the assurances written by the Society in 1883; as that was an increase upon 1882; and that an increase upon previous years, The Society issues

INDISPUTABLE ASSURANCE

AND MAKES

PROMPT PAYMENT OF CLAIMS.

Its policies are plain and simple contracts, free from burdensome and technical conditions, and **INDISPUTABLE** after three years from date. All indisputable policies are **PAID IMMEDIATELY** upon the receipt of satisfactory proofs of death, and a legal release of the claim.

By this **PROMPT PAYMENT**, the beneficiary of an **EQUITABLE** policy is not only saved from annoying delays and expenses, but receives pecuniary relief as quickly as if the amount of the insurance had been invested in a bond of the Government of the United States.

The tontine and semi-tontine policies of the Society provide full assurance in case of death. They also give to the policyholder, if he lives through the tontine period, a large return for the money paid for his policy.

HENRY B. HYDE, PRESIDENT.

JAMES W. ALEXANDER, VICE-PRESIDENT.

A. C. EDWARDS AND A. B. FIELDING,

GENERAL AGENTS, HALIFAX, N. S.

W. J. SMYTH, MANAGER, TORONTO.

R. W. GALE, MANAGER, MONTREAL.