

# VERDICT OF THE INSURED.

When you wish to get correct information about any institution, place or country, it is well to inquire about it from those who have been there. What is the report of those who have been for one or more years connected with the various Life Insurance Companies doing business in Canada for some years past?

You cannot personally see all the members, but you can read their verdict in the Government Reports, sworn to by the officers as being correct. These Government Reports shew, plainly enough, how well people keep up their policies in good companies, and how rapidly they get out of poor ones. If the public desire to have good value for their money, they will select none but such Companies as shew a good record in the matter of giving satisfaction to their members, and inducing them to stay.

Experience teaches that from four to six or seven per cent. of all insurance in force, at the close of any year, drops out through business failures and hard times. Pretty much all above this may be considered as a beacon light, wherever it is seen, to warn the public off the shoals beneath.

The following figures shew the proportions which the terminated insurance by lapse, surrender and change, bear towards the whole amount of insurance in force at the beginning of the year 1884, on the books of each company:—

Name of Company.	Percentage of Lapse.	Name of Company.	Percentage of Lapse.
<b>ÆTNA LIFE</b> .....	<b>4.98</b>	<b>Ontario</b> .....	<b>13.60</b>
<b>Canada</b> .....	<b>5.23</b>	<b>Sun</b> .....	<b>16.08</b>
<b>Travellers</b> .....	<b>8.74</b>	<b>Citizens</b> .....	<b>23.12</b>
<b>Confederation</b> .....	<b>8.83</b>	<b>Life Association</b> .....	<b>26.88</b>
<b>N. Y. Life</b> .....	<b>7.82</b>	<b>North American</b> .....	<b>26.32</b>
<b>Union Mutual</b> .....	<b>10.28</b>	<b>Federal</b> .....	<b>54.57</b>
<b>United States</b> .....	<b>12.50</b>		

The following table gives the same information respecting the Companies named, as to that portion of their business lying within the Dominion of Canada—showing how they stand, upon their merits as companies, in the esteem of the people of Canada who have been insured with them:—

Name of Company.	Percentage of Lapse.	Name of Company.	Percentage of Lapse.
<b>ÆTNA LIFE</b> .....	<b>5.58</b>	<b>London &amp; Lancashire</b> .....	<b>15.87</b>
<b>Standard</b> .....	<b>7.35</b>	<b>New York Life</b> .....	<b>18.89</b>
<b>Union Mutual</b> .....	<b>12.24</b>	<b>British Empire</b> .....	<b>30.04</b>
<b>Equitable</b> .....	<b>12.24</b>	<b>United States</b> .....	<b>43.50</b>

The first class position of the Ætina Life Insurance Company, in both tables, is nothing new. That is its usual, every day accomplishment. It sells a first class article every time.

If 10, 12 or 15 persons out of each 100 who go in, are seen to quickly come out again, when only 5 or 6 should come out, it is good evidence that most of them found themselves in the wrong place, and were given to outsiders in favor of making a wise and discriminating choice of the best companies once for all. A good article is worth having. Get the best. In life insurance, the best policy costs a great deal less, in ten years' time, than the poorest and most uncertain article going.

On this latter point drop a card to the undersigned, at the Office of the Ætina Life Insurance Company, Toronto, for information.

**WILLIAM H. ORR,**  
Manager.

## CO-PARTNERSHIP NOTICE.

### R. HAY & CO.

Referring to the recent announcement of the retirement of Mr. Charles Rogers from the above firm, the public is now notified that Mr. George Craig has also retired from the partnership. Mr. Hay has assumed all obligations of the firm, and all payments due to the firm must be made to him.

Dated at Toronto this 14th day of September, 1885.

Witness:  
D. E. THOMSON.

GEORGE CRAIG,  
ROBERT HAY.

Both my former partners having retired from the business, I have to announce to the public that I am determined to dispose of the whole of the present stock without delay, and with this view, prices, which have before been twice lowered during the liquidation, have now been still further reduced, bringing them below the actual cost of manufacture.

ROBERT HAY.

Referring to the above, Mr. ROBERT HAY has formed a new partnership with his son, JOHN D. HAY, to carry on the furniture business under

The old firm name of **R. HAY & CO.**

Extensive improvements are being made in the manufacturing premises, the very latest and most improved machinery and tools are being procured at large expense, and no effort will be spared to keep fully abreast of the times, both as to style and quality of goods manufactured.

Dated at Toronto this 14th day of September, 1885.

ROBERT HAY,  
JOHN D. HAY.

## NOTICE OF DISSOLUTION.

Notice is hereby given that the partnership heretofore existing between the undersigned as Importers and Manufacturers of Coffees, Spices, &c., in the City of Toronto, under the firm name of BARTON, THOMPSON & CO., was on the 1st day of September, 1885, dissolved by mutual consent.

All liabilities due by the late firm will be settled by Mr. R. A. Barton, to whom all debts due the late firm are to be paid.

(Signed)

R. A. BARTON.  
GEO. C. THOMPSON.

Witness, A. OGDEN.

## Extract from "Edinburgh Gazette,"

No. 9658, of Friday, Aug. 28, 1885.

### NOTICE OF RETIRAL

Notice is hereby given that on Expiry of Contract of Copartnership, HUGH BARNETT retired from the firm of RUTHERFURD BROS., Ingram Street, Glasgow, as on 31st May, 1885.

Glasgow, 25th August, 1885.  
RUTHERFURD BROS.  
AND W. W. RUTHERFURD.  
HUGH BARNETT.  
JOHN RUTHERFURD.  
JOHN JAS. CHADDOCK, Witness.  
JOHN S. REID, Witness.

In reference to the above, I purpose conducting Business at 4 NATIONAL BANK BUILDINGS, QUEEN STREET, under the designation of HUGH BARNETT & CO., Linen Merchants and Manufacturers. The experience gained during twenty-seven years' partnership in my old firm will be devoted to the new business. Orders entrusted to me will have my personal care and attention.

Esteeming the favour of your commands,  
I remain yours very truly,  
HUGH BARNETT.

## Debentures for Sale.

The undersigned will receive Sealed Offers till the Fifth of October, next, for the purchase of DEBENTURES of the CORPORATION of ALLISTON amounting to SIX THOUSAND DOLLARS, bearing interest at the rate of five per cent. per annum, and having a currency of twenty years. Principal repayable in twenty annual instalments. The issue is for the contract price of Public School, in this municipality, nearing completion. No tender necessarily accepted. For full information and Copy of By-law, Address

J. C. HART,  
Treasurer,  
ALLISTON.

**W. & A. STOREY & SON,**  
SOLE MANUFACTURERS  
IN CANADA  
of  
**PAT. NAPA BUCK GLOVES**  
BEST  
IN THE WORLD  
SEE THAT THEY BEAR OUR NAME  
ALL OTHERS ARE FRAUDULENT IMITATIONS.  
\* ACTON ONT. \*

# STATEMENT.

The undersigned, a Committee of Directors of the Equitable Life Assurance Society of the United States, appointed to formulate the views of the Board on the advantages offered by the Society to the public, report:

1st. The Society issues all the approved forms of assurance, including Ordinary Life, Endowment, and Tontine policies. It is immaterial to the Directors which form of policy is taken by intending assurers.

2nd. The Life and Endowment forms of policy provide for annual cash dividends and a surrender value; are indisputable after three years, and payable immediately after proof of death.

3rd. The premiums on a Tontine policy are the same as on the Ordinary Life, but, while the latter is only payable in the event of death, the holder of the Tontine policy has the right to draw the whole of the reserve and the accumulated profits in cash at the end of a stated period; thus, during his own life time, after his producing years are past, he can without any larger premium than on an ordinary policy, secure these GREATER advantages.

4th. Experience shows that the return paid in cash on maturing Tontine policies approximates to, or exceeds the amount of premiums paid by policyholders, so that the average cost of the assurance will be only about the interest on the premiums.

5th. Tontine policies, like others, are paid in full in the event of death at any time during the term of the policy, and are incontestable after three years, and payable immediately after due proof of death.

6th. Experience shows that the mortality is lower among Tontine policyholders, as the better lives seek this kind of assurance, which is a considerable source of profit.

7th. Tontine policies will be made non-forfeitable under the laws of the State, if so desired at the time the assurance is effected.

8th. The Tontine system is fair and just; its accounts are accurately kept, separate from all other business; the funds are judiciously invested and improved, and the accumulated profits faithfully guarded and properly apportioned.

9th. The Society has since its organization transacted a larger amount of new business than any other company, while its new business for first half of the present year is \$1,750,000 LARGER than that of the first half of 1884. It has Assets of \$60,000,000; over \$14,000,000 of Surplus, and its ratio of Surplus to Liability is greater than that of any other company.

CHAUNCEY M. DEPEW,  
JOHN A. STEWART,  
EUGENE KELLY,  
WILLIAM A. WHEELOCK,  
CHARLES G. LANGDON,  
JOHN SLOANE,  
HENRY B. HYDE,

Committee of the Board of Directors of the  
Equitable Life Assurance Society  
of the United States.