## VERDICT OF THE INSURED.

When you wish to get correct information about any institution, place or country, it is well to in-quire 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?

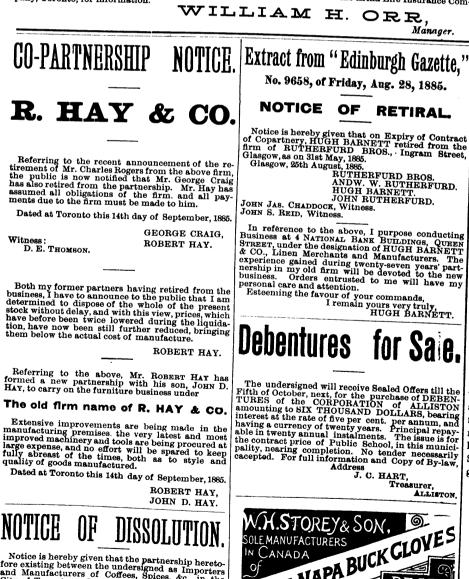
years past? You cannot personally see all the members, but you can read their verdict in the Government Reports, sworn to by the officers as being correct. These Government Reports shew, plainly enough, how well people keep up their policies in good companies, and how rapidly they get out of poor ones. 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 sidered 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 1864, on the

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Name of Company. ÆTNA LIFE Canada Travellers Confederation N. Y. Life Union Mutual Union Mutual United States	· ··· ·· ··· ···	 ···· ···· ···	··· ··· ···	·	Percentage of Lapse. 13.60 16.08 23.12 \$5.88 26.32 54.57

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	Percentage Name of	, and the theorem .	
Company.			Percentage
ÆTNA LIFE	of Lapse. Company. 5.58 London & Lanc		of Lapse.
Standard Union Mutual	7.35 New York Life	•••	15.87
Equitable	12.24 British Empire 12.24 Unit+d States	A	18.89
1001 0	Chitra States		43.50



Notice is hereby given that the partnership hereto-fore 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 Septem-ber, 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.

Witness, A. OGDEN.

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

STATEMENT.

The undersigned, a Committee of Directors of the Equitable Life Assurance Society of the 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 nonforfeitable 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.

