

NOTICE TO CREDITORS,

Of William John Twomey, of the Village of McGreor, General Storekeeper.

Notice is hereby given that the said William John Twomey has made an assignment of his estate and effects to Henry W. Darling, of the City of Toronto, in trust for the benefit of all his creditors, and that persons having claims against him are required to send in their names, residences, and particulars of their claims, and the nature of security (if any) held by them, by letter, prepaid, addressed to the undersigned, agent for trustee, on or before the 2nd day of February, 1885.

And notice is hereby given, that after that date the said trustee will proceed to distribute the assets of the said debtor among the parties entitled thereto, having regard only to the claims of which notice shall have been given, and that he will not be liable for the assets, or any part thereof so distributed to any person or persons of whose debt or claim he shall not then have had notice.

E. R. C. CLARKSON.
16 Wellington St. East, Toronto.

The Toronto General Trusts COMPANY.

27 & 29 Wellington St. East,
TORONTO.

President—HON. EDWARD BLAKE, Q.C., M.P.
Vice-President—E. A. MEREDITH, LL.D.
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The Company acts as Executor, Administrator and Guardian, and receives and executes Trusts of every description. These various positions and duties are assumed by the Company, either under Deeds of Trust, Marriage, or other settlement executed during the life-time of the parties, or under Wills, or by appointment of the Court.

The Company also undertakes the investment of money in real estate mortgage securities; collecting and remitting the interest for a moderate charge. It will either invest the money as agent in the usual way; or should the investor prefer, it will for an extra charge, guarantee the principal and the prompt payment of the interest on fixed days, yearly, or half-yearly. Mortgages thus guaranteed and taken in the name of the investor, are the safest class of investments, and specially commend themselves to Trustees, as well as to Municipal Corporations and Public Companies desirous of establishing Sinking Funds.

The Company also acts as agent for the collection of interest or income, and transacts financial business generally, at the lowest rates.

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The Hotel of the Town. Telephone, Gas, Billiard Parlour, Electric Bells. Rates, \$1.50, \$2.00 per day Special rates to Tourists. C. LOWELL, Prop.

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Ladies' Misses',
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LESS HOSIERY, smooth and equal to hand
knitting, in COTTON, MERINO, WOOL,
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WESTERN ASSURANCE CO.

Notice is hereby given that a

Dividend of Four Per Cent.

has this day been declared upon the paid up
capital stock of this company for the half year
ending 31st inst., and that the same will be payable
at the company's office on and after Thursday, the
8th day of January next.

The transfer books will be closed from the 26th to
the 31st, both days inclusive.

By order of the Board.
J. J. KENNY,
Managing Director.
Western Assurance Company's office,
Toronto, 23rd Dec., 1884.

\$725,000.

The AETNA LIFE INSURANCE COMPANY has recently made a deposit with the Finance Minister at Ottawa, of \$200,000 More, bringing its total Government Deposit in Canada up to the above magnificent sum, all in first-class Government Bonds. This is over four times the average of other Companies.

BUSINESS OF 1883.

The following figures are taken from the Government Blue Books, and show the handsome growth regular Life Insurance is making in Canada.

COMPANY.	1883 New Insurance.	Premiums of 1883.	Premium Increase over 1881.	Working Expenses per \$100.	Deposit at Ottawa
Aetna Life, Hartford	\$9,256,875	\$575,794	\$172,397	\$10.34	\$725,000
Canada Life	8,609,250	799,824	131,713	14.40	54,000
Confederation	2,380,662	309,377	94,639	21.90	75,467
Equitable, N.Y.	1,945,000	302,404	82,039	14.85	365,000
Life Association, Hamilton	433,016	47,823	10,315	49.70	95,540
London & Lancashire	1,056,144	116,481	37,731	22.06	109,822
North American	1,347,188	90,941	56,688	31.77	50,700
Ontario Mutual	1,907,500	180,633	10,070	25.00	91,780
Standard, of Edinburgh	966,031	259,296	64,574	11.70	153,900
Sun, of Montreal	1,505,433	174,035	25,471	26.90	50,400
Travellers, Hartford	555,110	117,890	21,975	16.26	140,500
Union Mutual, Portland	709,250	113,449	18,645	25.20	170,000

NEW INSURANCE.—The total obtained by 23 Companies was \$21,593,833—an increase over 1881 of \$3,975,832. This shows an average increase of \$172,860 whilst the AETNA LIFE'S increase was \$437,373, or nearly three times the average.

PREMIUMS PAID.—The total to 36 Companies in Canada in 1883 was \$3,759,742—an increase in two years of \$665,013. The AETNA LIFE'S increase of \$172,397 was nearly one-third of the total increase, and over \$40,000 greater than that of any other Company.

WORKING EXPENSES.—Economy is a most important matter in a Life Insurance Company, and the difference between Companies in this respect is very great. The 4th column in the above table is from official sources, and may be relied upon as approximately correct. The Company that consumes the smallest amount in working expenses, out of each \$100 it receives, is the one that will other things being equal, give the best results to its policy holders. Choose an economical company if you desire a satisfactory return for your money.

In selecting a Company in which to maintain a Policy, the advice of the British Board of Trade should ever be remembered: "The public cannot be misled if they select an office which transacts its business at a small percentage of working cost."

The extraordinary increase in the AETNA'S business throughout the Dominion is an evidence that it meets a public want, viz.: Life Insurance of the most select character, furnished by means of annual cash dividends at NET COST PRICE. Every Policy now being issued, after three years, is NON-REFUNDABLE by its terms, and INDISPENSIBLE AFTER DEATH. And every policy issued in Canada since March, 1878, is thoroughly secured by the deposit at Ottawa, which is not a mere license fee of \$50,000 (as in the case of some companies), but the full GOVERNMENT RESERVE, increasing from year to year, as each additional premium is paid in. Nothing like being sure.

For rate tables and other information, apply to the undersigned.

WILLIAM H. ORR, Manager, T. R. R. R. R.

ST. CATHARINES SAW WORKS R. H. SMITH & CO.,

ST. CATHARINES, ONTARIO
Sole Manufacturers in Canada of

THE "SIMONDS" SAWS,

All our Goods are manufactured by the "Simonds" process. Our CIRCULAR SAWS are unequalled. We manufacture the Genuine HANLAN LANCE TOOTH, DIAMOND, NEW IMPROVED and all other kinds of CROSS-CUT SAWS. Our Hand CHAMPION, and all other kinds of saws as cheap as the cheapest. Ask your Hardware Dealer for the St. Catharines make of Saws. The Largest Saw Works in the Dominion.

