

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

STANDARD CHOPPING MILLS,

Using Best French Burr Stones.

SIZES MADE :

12 inch	All	CAPACITY, 8 to 40 Bushels per Hour.
20 inch	Iron	
30 inch	Cases.	
36 inch	Wood	
42 inch	Frame.	

Requiring 2 to 20 Horse Power.

This cut shows 20 inch Mill ready for work, with IMPROVED ELEVATOR ATTACHMENT.

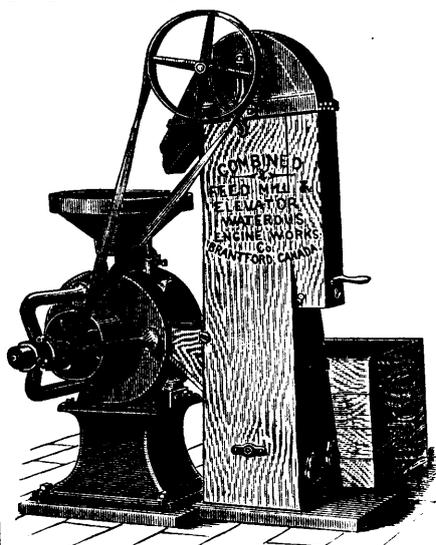
Grain is emptied from bags into hopper on the right; elevated to mill hopper, ground, discharged into second elevator, elevated and bagged, bag being hung on spout.

**SAVES TIME,
SAVES MANUAL LABOUR.**

By its use one man can readily attend to mill.
**EVERY STOCK RAISER,
EVERY THRESHER,
EVERY SAW-MILLER**
SHOULD HAVE ONE.

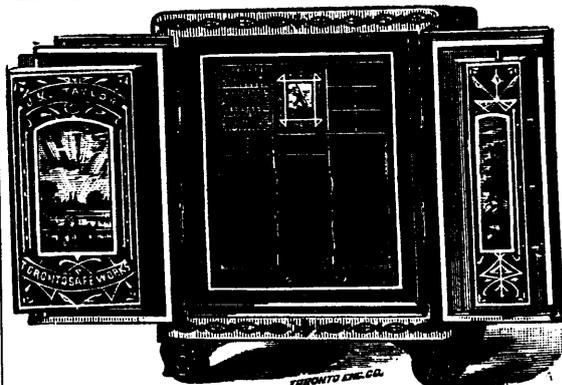
NO TROUBLE TO KEEP IN ORDER.
STONES WILL LAST A LIFE TIME

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1855.

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PRISON LOCKS AND JAIL WORK A SPECIALTY.

We call the attention of Jewellers to our new style of Fire and Burglar Proof Safes, specially adapted for their use.

DEBENTURES. CITY OF ST. THOMAS.

Tenders will be received by the undersigned up to noon of Monday, the 26th October, instant, for \$17,618 local improvement debentures, to be issued for the Sewers and Sidewalks constructed in the city, as set forth in the several by-laws authorizing the issue thereof; \$12,334 of such debentures being for Sewers, will mature in twenty years after the issue, and the balance in five years (all secured by sinking fund). Said debentures bear interest at six per cent. per annum, payable yearly at the Treasurer's office, on the 1st January in each year.

Tenders will be received for either class of debentures, and each tender must specify so many cents per dollar.

HENRY F. ELLIS,
City Clerk.

St. Thomas, 5th Oct., 1885.

BENGOUGH'S SHORTHAND & BUSINESS INSTITUTE, Public Library Building, corner Church and Adelaide Streets, Toronto. The best equipped Institute on the continent, at the most reasonable rates. The word "business" implies a training in practical office work, which is given in addition to the regular Shorthand course, without extra charge. Day and evening classes in session all the year. Lessons by mail when desired. Thorough instruction on the Typewriter. Also machines for rental at reasonable rates. Positions secured for Shorthanders when competent. Business men furnished with office help, either Shorthand or Book-keeping, temporarily or permanently, at shortest possible notice. Also publishers of "Cosmopolitan Shorthand," the best Shorthand journal in America, having the most prominent Stenographers as contributors. Price \$1 per annum; single copies 10c. Send for new descriptive circular. THOS. BENGOUGH, President. C. H. BROOKS, Sec.-Treas.

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