

THE ÆTNA

Life Insurance Company of Hartford, Conn.

CANADA BRANCH OFFICE :

126 St. James Street, near the Post Office, MONTREAL.

Persons contemplating insuring their lives, should not fail to examine the Government Report (near the close of this issue of the *Year Book*) of the Life Insurance business transacted in Canada by the various Companies. They should also call upon an Agent of this Company for a statement of the most valuable improvements it has recently introduced.

From the Official Report above referred to, it will be seen that the ÆTNA LIFE INSURANCE COMPANY—

Issued the largest number of New Policies in Canada - - - -	1,244
Issued New Policies to the largest Amount in Canada - - - -	\$2,562,210
Received the largest amount of Premium Income - - - -	\$212,611
Had the largest Insurance in Force of any Canadian Agency -	\$4,818,419
Paid all its Losses promptly, numbering 12, for - - - -	\$37,100

Among the many claims to the patronage of the people of Canada presented by the ÆTNA LIFE INSURANCE COMPANY, in addition to the best features of all other Companies, are the following:—

ITS UNPARALLELED SUCCESS, resulting from a long course of fair and liberal dealing, and consequent popularity.

ITS MARKED ECONOMY. Insuring as many persons in its ONE office, with ONE set of expenses, as is done by 14 of the largest old country offices competing with it in Canada all combined, with their 14 sets of expenses—its policy holders are thus saved a large sum of money, which is returned to them in annual Cash Dividends. Its expenses have always been less, in proportion to its income, than those of any other Company of its age in the United States.

ITS PROFITABLE INVESTMENTS. The Massachusetts Insurance Commissioners' Reports show its interest earnings to have been over 7 per cent. per annum, or about double the rate obtained by companies having their head quarters in Europe. The *Rate of Interest earned* is of vast importance to policy holders insured with profits. Ten dollars a year invested at 7 per cent. compound interest for fifty years, amounts to \$4,349.86; while at 4 per cent. compound interest, it amounts to only \$1,587.73.

ITS PERFECT NON-FORFEITURE. All the Canadian policies now being issued by this Company are completely non-forfeiting, after payment of two years' premiums. And violation of the usual restrictions *does not*, as in policies issued by other companies in Canada, cause confiscation to the company of all the cash paid in.

ITS IMPROVED POLICY: The most complete and most liberal ever offered to the Public. No marginal notes or erasures. Premiums upon it may be paid either in Canada or United States money, as may be agreed before its issue.

Commercial Union Assurance Co. OF LONDON.

OFFICES—19 & 20 Cornhill, London, and 385 & 387 St. Paul Street, Montreal.

CAPITAL, £2,500,000 STERLING, (\$12,500,000.)

Deposited for Benefit of Canadian Policy-Holders, over £150,000 Stg.

FIRE.—Insurance granted on reasonable terms

LIFE.—The Directors having limited the expenditure to a small per centage on the Premium Income, are enabled to offer very favorable terms of Assurance.

MORLAND, WATSON & CO.

General Agents for Canada.

FRED. COLE,

Secretary.

Hon. Members of the Legislative Council can be suitably attired
At B AFTER'S EXTENSIVE TAILORING STORE, 463 NOTRE DAME.