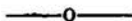


To The Man Who Thinks.



Suppose a wealthy man of your acquaintance, one whose word and whose ability to carry out his promises you place confidence in, proposed to sell you a valuable farm, worth, at this time, say \$10,000, and would sell it to you on a credit running through ten years, with a certain equal amount payable each year of the ten, and that it was in your power to apply that sum each year to the payment required; suppose, further, that this friend said, you can make these yearly payments for any number of the ten years that you please, and if you see fit, for any cause, to stop these payments at the end of any of the years short of the ten, I will make you a deed of the land in the proportion you have paid for; and, further, I agree to give you, at the end of each year while you are making these payments, the annual profits, earnings, or dividends on that farm, and, each year, deduct from your annual payment such earnings, profits or dividends as the farm may earn that year; and he assures you that these earnings or dividends will probably increase each year, and materially reduce the amount of your annual payment, and that the farm in that ten years shall not be subject to city, county or town taxation, nor be liable for your debts, and he further guarantees that at the end of the ten years the farm SHALL be worth exactly \$10,000. He then says: Take this offer and I will further bind myself and guarantee to you that if you keep up your annual payments, and die ANY TIME within those ten years, and before all the payments are made, that, in such case, I will deliver or pay over to your heirs or administrator, or to any person you may will or devise it to, THE ENTIRE FARM or \$10,000 IN GOLD COIN, and require no further payments on the same. WOULD YOU NOT BUY A FARM UNDER SUCH CIRCUMSTANCES?

This is a fair sample illustration of a Ten Year Endowment in the **ÆTNA LIFE INSURANCE COMPANY** of HARTFORD.

RATES OF DIFFERENT COMPANIES FOR \$1,000, WITH PROFITS.

COMPANIES.	AGE 35.			AGE 40.		
	PAYABLE		IN	PAYABLE		IN
	10	15	20	10	15	20
	Years.	Years.	Years.	Years.	Years.	Years.
Life Association of Scotland...		73.32	53.92	114.92	74.70	55.80
London & Lancashire.....		72.56	53.50	113.34	74.01	55.04
N. Brit. & Mercantile.....		72.30	53.50	73.70	54.90
Reliance.....		72.50	53.36	73.82	55.12
Scottish Provincial.....	110.04	72.30	54.00	111.78	73.78	55.58
Star (without profits).....		69.42	51.33	70.80	52.70
Canada, of Hamilton.....		66.80	48.70	110.40	68.80	50.30
Confederation, Toronto.....	107.97	67.73	48.69	109.17	69.30	50.70
Citizens, Montreal.....		68.00	48.50	110.70	69.30	50.40
Sun, ".....	105.50	67.80	49.70	106.90	69.40	51.70
Union, of Maine.....	110.50	69.84	50.46	111.50	71.20	52.56
Equitable & N. Y. Life.....	105.53	67.85	49.79	106.90	69.49	51.78
Connecticut, Hartford.....	195.02	67.45	49.54	106.47	69.28	51.81
Phoenix, ".....	104.05	66.68	48.78	105.31	68.20	50.84
{ ÆTNA LIFE ".....	96.63	63.28	47.14	97.43	64.46	48.77
{ 2nd payment, about.....	89.00	56.00	40.00	89.70	57.00	41.50

An Endowment Policy in the **ÆTNA** furnishes a convenient method of investment at a high rate of interest, and is PERFECTLY NON-FORFEITABLE from any cause, after two payments—being far superior in this respect to those of any other company doing business in Canada.

Dividends are not withheld for 5 or 7 years, but paid down in cash, each year, thus soon reducing the premium to a very small cost compared with many other companies.

Persons contemplating Life or Endowment Insurance should see an agent of the Company, or write to the Company's Branch Office for full information before insuring elsewhere.

Canada Branch Office—Opposite the Post Office, Montreal.

WILLIAM H. ORR, Manager.