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Accountant, Fire and Life Insurance Agent. Agent for Headstones and Monuments. Canvasser and Collector for The Watchman. Lindsay, Ont.

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MATURED ENDOWMENTS.

The government blue books of the past five years (pages 58, 68, 72, and 86) show the cash paid to living policy holders in Canada, in settlement of Endowment Bonds during the five years ending January 1st, 1888, as follows:—

AETNA LIFE, - - - - - \$446,998  
CANADIAN AND BRITISH COMPANIES COMBINED, - 135,666

Besides the \$446,998, the Aetna Life paid to living members in Canada \$447,577 in annual cash dividends upon their policies, and \$729,434 to widows and orphans of deceased members, making a total of \$1,624,000 during the past five years in Canada.

JOHN D. MACMURCHY,  
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LONDON'S WILL OFFICE.

THE GREAT DEPOSITORY OF TESTAMENTARY LITERATURE.

Curious People Who Visit It and the Questions They Ask—Mighty Volumes Made of Parchment and Bound in Leather—Searched by Fortune Seekers.

If you enter Somerset house through one of the arches in the Strand, and go straight across the court yard to the other side, under the cupola in what was formerly the navy office, you will find the will office.

We stop to read the notice exhibited at one side of the entrance, that the officials in several departments will give all necessary information for the guidance of the public, and in case of any assistance being required in searching for and reading wills it will be provided on application to the record keeper.

Passing through two pairs of swing doors you enter into the public hall, and see at once arranged on the shelves at the side and under the desks the calendars containing the lists of the names of the testators whose wills have been proved, and also the names of those persons, dead intestate, of whose personal estate letters of administration have been granted.

LOOK LIKE BIBLES.

There are also mighty volumes made of parchment and bound in leather, with strong brass clasps, containing the registered copies of wills. It was in respect of these big books that the country visitor inquired of the attendant whether they were Bibles, connecting them in her mind with the big Bible in the pulpit of her old parish church. The attendant promptly replied: "No, ma'am, they're the testaments." Only a few of the most recent of these books are in the public hall; the others are kept on a lower floor, whence they are brought up when required to be seen. The volume is placed before you on one of the strong desks, the attendant finds the will you have previously searched for, and you stand there and read it. All the original wills are kept in the strong room, which is also on a lower floor. You do not read these in the public hall, but go a little way down the passage, on the left, to a room called the reading room. The will you have bespoken is brought to you, and you sit down to a long table comfortably to read it, but always in view of one or two argus eyed officials, who watch carefully that you do not damage the document or take surreptitious extracts beyond the permitted notes.

There are many persons who believe that if they had their rights they would be possessed of considerable property, and that their ancestors more or less remote have been unjustly kept out of great estates or large sums in chancery. This belief is the cause of a constant flow of visitors to the will office, who delight in reading the will, perhaps 100 or 150 years old, wherein something has been left to one of their forefathers, or at least to some one of the same name, and, sublimely oblivious of the statutes of limitation, thereon build castles in the air. Undoubtedly, if the money is in the court of chancery, and if, notwithstanding the length of time it may have been there, a person can show a good title to it, he will be able to get it; but the adventurers in search of property begin at the wrong end. They ignore the Baconian system of philosophy, and, starting with the family tradition, that there was once considerable property in the family, look up a lot of old wills and waste their time and money on a speculative possibility of discovering something they can lay claim to. The professional finders out of heirs to unclaimed property begin at the other end. They start

with the property or fund in the court of chancery or elsewhere wanting an owner and work back until they find the person whose claim to it can be supported. Then they go to him and make a bargain that if they succeed in putting him into possession they shall receive a proportion—in some cases as much as one-half—of the money or estate retrieved from the court or wrongful possessor.

THE FORTUNE HUNTERS.

Because a person has been advertised for, perhaps, 100 years ago or more, with the significant addition that if he will apply as directed he will hear of something greatly to his advantage, it does not follow that his representatives now apply that if he finds there is something to claim. The advertisement may have been issued in respect of some small dividend under a bankrupt's estate, or on the winding up of some company, or even to find some person who was a witness to a will or other document for the purpose of obtaining his evidence; the man himself may have come forward at the time and received his money or given his testimony; but the advertisement still remains in the old newspaper, or in the published books of the collectors of these things, who have no knowledge that the object of its being inserted has long since been satisfied. The unhappy fortune seeker buys the book and finds the name only; he then has to buy a copy of the advertisement, then to expend his money and time in making various searches to prove his descent from the person advertised for, and then to trace the people who inserted the advertisement; and after all he may find that the whole matter was settled years ago. In some cases years have been spent and small fortunes wasted in these searches.

Wills sometimes pass through strange vicissitudes before being admitted to probate, and testators are often themselves to blame for it. They either hide them away so carefully in such secret repositories that at their deaths they cannot be found, or leave them about so carelessly that they get converted to other purposes or gathered up with the waste paper and rubbish. The great Lord St. Leonards, who had for several years thoughtfully considered how he should dispose of his property, had left a will, that was certain, but it could not be found at his death; it had been kept locked up in a box, but when the box was opened the will was not there. The court, being satisfied by the evidence of Miss Sugden of the contents from her recollection, granted probate of the will as contained in her evidence. In one case, a boy seeing his father's will lying about, and finding it was written on good, strong paper, cut it into strips and made it into a tail for his kite.

These were afterwards carefully put together, the patchwork state of the will was fully explained, and it was then admitted to probate. In another case, after having been lost for a long time, a visit from the dustman led to the will being found at the bottom of the dusthole. One case that we know of was not the fault of the testator; the executor, at a public dinner, handed the will to his proctor to prove, but the will could not afterwards be found. The proctor was sure he gave it to his clerk, who was just as sure he never received it; the safes were searched, the bundles of paper were undone and shaken out, and all the drawers were turned out, but the will was not forthcoming. The legatees began to clamor for their money, when luckily the proctor went to another dinner, and on putting his hand into his dress coat pocket pulled out the missing will.—London Illustrated News.

NEWS OF THE OLD WORLD.

Parnell's Amendment to the Address Rejected by 67 Majority.

LONDON, Feb. 18.—Maurice Healy, M.P. for Cork, asked the Government in the House of Commons to-day whether since the refusal of John Daly, a life convict in Chatham prison, to connect the Parnellites with the dynamite outrages he had been treated with enhanced severity by the prison officials. Mr. Healy requested that a sworn inquiry be made as to Daly's treatment, or that members of the House who desired to investigate the matter be allowed the same access to the prisoner as allowed the agent of The London Times.

Henry Matthews, Secretary of State for Home Affairs, said he had no authority to grant the request for a sworn inquiry. He denied the allegations against the prison officials and said Daly had stated that he had no complaint to make of his treatment.

Mr. Healy then asked: "Was Daly nearly poisoned?"

In reply Mr. Matthews said the prison dispenser had put too much belladonna in a prescription for Daly. He had since been suspended for his negligence.

Henry Labouchere asked whether the Government intended to demand a vote for the expenses of witnesses who testified before the Parnell Commission.

William L. Jackson, Financial Secretary to the Treasury, stated that no demand of that nature had been made upon the Treasury.

Baron de Worms, Under Secretary of State for the Colonies, intimated that the official telegrams from the Cape of Good Hope denied the report of a Boer raid into Matabeleland.

Henry Campbell Bannerman (Home Ruler), M.P. for the Sterling district, resumed the debate on the address in reply to the Queen's Speech. He summed up the case against the Government by declaring it had wilfully resorted to coercion when coercion had proved to be useless. The Government's whole Irish policy he said was one of persistent wrongdoing. There could be no pacification of Ireland as long as there existed alienation of the masses and destruction of popular confidence in the administration of justice.

Mr. Balfour said that since he had been Secretary for Ireland he had replied to a constant series of votes of censure, all much alike backed by much violent language but by no substance or fact. Brutal attacks upon his government, exactly the same as those made by Mr. O'Brien were made by the press upon Earl Spencer and Sir George Trevelyan.

Mr. O'Brien appealed to the Speaker to say whether it was in order to impute to him "brutal and savage attacks."

Mr. Balfour withdrew the epithet "brutal" but quoted an article from Mr. O'Brien's paper wherein Earl Spencer was described as a dullard in politics whose temper was soured because he was a failure socially, and who while in office was guilty of gratifying his vindictive feelings by turning the law into an instrument of murder and outrage; who did not punish crime but shielded nameless infamies.

At the end of the debate the vote was taken on Mr. Parnell's amendment to the address which was rejected, 37 to 240.