



We Teach Business

What is most gratifying to the student who takes our business course is that the teaching is the kind that brings the student success in after life. All through our long history, extending over forty years, as a business college, we have determined on being thorough.

British American Business College

Y.M.C.A. Building,
Cor. Yonge and
McGill Sts.,
TORONTO

DAVID HOSKINS
CHARTERED ACCOUNTANT
PRINCIPAL

W. K. McNAUGHT,
Sec. Treas. of the
American Watch Case Co.,
Toronto, Limited, says:

"As an old graduate of your college (1867) I can cheerfully bear testimony to the value of your educational training, which I am thoroughly satisfied is at present both better and more practical in every way than it was in my time. The more I see of men and affairs the more highly I value the knowledge gained through the instruction afforded by your college, and I shall always look back with pleasure to the days I spent there as amongst the happiest and best days of my life."

The term for the new year, after the Christmas Holidays, will open on January 3rd, 1900. Call and talk with us or drop postal card and receive free our handsome calendar.

The Toronto General Trusts Corporation

OFFICES AND SAFE DEPOSIT VAULTS

Southeast Cor. Yonge and Colborne Streets, Toronto, Ont.

CAPITAL, - - - \$1,000,000
RESERVE FUND, - - - 250,000

President JOHN HOSKIN, Q.C., LL.D.
Vice-Presidents HON. S. C. WOOD, W. H. BEATTY, Esq.
J. W. LANGMUIR, Managing Director.

Under its Charter of Incorporation and the Letters Patent THE TORONTO GENERAL TRUSTS CORPORATION has authority to undertake and execute every kind of trust, and financial agencies of all descriptions. Among the more important trusts, agencies and other offices which the Corporation is authorized to discharge, the following may be specially mentioned:

Executor, Administrator, Trustee, Committee of Lunatic, Guardian, Receiver, Assignee, Liquidator, Etc.

Acts as Agent for Executors, Trustees and others.
Accepts and Executes Trusts of every description from Courts, Corporations and Individuals.

Bonds, Debentures, Stock, etc., issued and countersigned.
Estates Managed. Rents, Interest, Dividends, etc., collected.
Moneys Received and Carefully Invested.

Safe Deposit Boxes to Rent, absolutely secure. Bonds and all other securities guaranteed if necessary.

Wills, appointing the Corporation Executor and Trustee, are received for safe custody, free of charge.

Solicitors bringing Estate or other business to the Corporation are retained to do the legal work in connection therewith. Correspondence invited.

A. D. LANGMUIR,
2nd Assistant Manager.

A. E. PLUMMER,
1st Assistant Manager.

Canada's Greatest Carpet and Curtain House

THINGS USEFUL AND ARTISTIC FOR XMAS

There is abundance of choice in the stores when you are selecting presents, but the difficulty is to give something different to what everybody else is giving.

This store solves the difficulty, and never so well as this year. We have planned for a special exhibit of new, exclusive and artistic goods. Many things come from the Orient in drapes, pillows, rugs and goods of that class.

A beautiful showing of single articles in Majolica Ware, Vases from Canton, China, and exclusive lines in Dutch and Italian Ware. Many specials in Indian and French Furniture.

And the prices of any of these goods will surprise you. We have been surprised ourselves in the marking of not a few of these special lines.

John Kay, Son & Co.

36-38 King Street West,
TORONTO

Incorporated 1833

British America



FIRE AND MARINE Assurance Company

Head Office:

British America Buildings, Cor. Front and Scott Streets, TORONTO

Board of Directors:

HON. GEO. A. COX,
J. J. KENNY, Esq.,
ROBT. JAFFRAY, Esq.,
HON. S. C. WOOD,
JOHN HOSKIN, Q.C., LL.D.,
AUGUSTUS MYERS, Esq.,
S. F. McKINNON, Esq.,
THOS. LONG, Esq.,
H. M. PELLAT, Esq.

Cash Capital,
\$750,000.00

Total Assets, Over
\$1,510,827.88

Losses Paid Since
Organization
\$17,693,159.11

HON. GEO. A. COX, President
J. J. KENNY, Esq., Vice-President P. H. SIMS, Secretary