

**ONTARIO MUTUAL LIFE COMPANY.**

Incorporated 1869	Income	Dominion Deposit, \$100,000.00	Assets	Assurance in Force
Year.				
1870	\$ 9,998.89		\$ 6,216.00	\$ 231,000.00
1872	15,334.49		12,216.00	675,250.00
1874	21,878.66		33,721.00	875,500.00
1876	38,794.83		87,105.00	1,634,156.00
1877	53,163.63		142,619.00	1,885,311.00
1878	82,826.35		227,421.00	3,051,885.00
1882	161,870.23		427,429.00	5,419,450.00
1884	250,829.68		652,661.00	7,716,901.00
1886	311,000.00		909,489.73	9,643,543.00
1888	393,075.00	1,313,853.00		12,041,914.00

The "Ontario's" NEW BUSINESS for the first quarter of this, its twentieth year, is the largest in its history for the same months. No company doing business in Canada, of equal, or half the age, has had a lower death rate, or has a lower rate of expense. The ENTIRE profits are divided amongst the policy-holders who constitute the company, and hence, the profits given by the "Ontario" in its Endowment policies have not during the past fifteen years been received by any company doing business in the Dominion. It issues term policies, popular with students who wish insurance for a few years at a low rate, ordinary life, term Life and Endowment Policies. Before insuring write for rates and information.

E. M. SIPPRELL, Local Mgr.  
St. John, N. B.

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**ESSAY COMPETITION.**

BY order of the Right Honorable LORD ABERDEEN, the DIPLOMA OF THE ROYAL SOCIETY FOR THE PREVENTION OF CRUELTY TO ANIMALS, of which he is President, has been placed in the hands of the Ladies' Auxiliary Committee of the New Brunswick S. P. C. A., who have decided to offer it for ESSAY COMPETITION to all grades in the Public Schools of New Brunswick (outside of St. John and Portland), the subject to be: "Dependence of Man Upon the Lower Animals." Essays not to exceed ten pages of foolscap, and to be sent in on or before the last day of June, 1889. Address Miss H. L. PETERS, Secretary to the Ladies' Auxiliary of S. P. C. A., Wright street, Portland, St. John, N. B. FRANCES E. MURRAY, President.

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**Autumn Term Begins 10th September, 1889.**

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1888-89.

**Winter Arrangement.**

ON AND AFTER MONDAY, NOV. 26, 1888, the trains of this Railway will run daily Sunday excepted as follows:

**Trains will Leave St. John.**

Day Express,	7.30
Accommodation,	11.20
Express for Sussex,	16.35
Express for Halifax and Quebec,	18.00

A Sleeping Car runs daily on the 18.10 train to Halifax.

On Tuesday, Thursday and Saturday, a Sleeping Car for Montreal will be attached to the Quebec Express, and on Monday, Wednesday and Friday, a Sleeping Car will be attached at Moncton.

**Trains will Arrive at St. John.**

Express from Halifax and Quebec,	7.00
Express from Sussex,	8.35
Accommodation,	13.30
Day Express,	19.20

All Trains are run by Eastern Standard Time.

D. POTTINGER,  
Chief Superintendent.

Railway Office,  
Moncton, N. B., Nov. 20th, 1888.