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- WALL CARDS,
- TEXT BOOKS,
- STATIONARY, &c

A Liberal Discount given to Teachers.

**T. H. HALL,**  
Saint John, - - - N. B.

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## WHOLESALE TRADE.

### New Dry Goods,

- 380 Pieces PRINTED LAWNs.
- 162 " BELFAST PRINTED LINEN MUSLINS, Fast Colors.
- 4 Cases WHITE FIGURED DRESS MUSLINS.
- 1 " CREAM " " "
- 1 " INDIAN LINENS, White and Cream.
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- 37 " St. Croix FINE GINGHAMS.
- 4 " FRENCH COLORED DRESS GOODS.
- 3 " BLACK MERINOS, BLUE BLACK.
- 5 " BLACK FRENCH CASHMERE.
- 4 " BLACK JERSEYS, Plain and Braided, all prices. Sizes, 34, 36 and 38 inch.
- 2 " SILK HANDKERCHIEFS.
- 1 " Containing Novelties in PRINTED BORDER LINEN HANDKERCHIEFS.

We are constantly adding to our many Departments, selections called from the Leading Novelties as soon as they appear.

Inspection of our Stock and comparison of Prices invited.

## DANIEL & BOYD,

Market Square,

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### BIRDS. BIRDS.

Fresh HEMP SEED,  
Clean CANARY SEED.  
PURE GERMAN RAPE.

— ALSO —

PLUM ISLAND WHITE,  
BIRD GRAVEL, (3 lb. for 10c.)  
SHEPHERD'S SONG RESTORER.

Holden's Bird Cure for loss of voice and moulting.  
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ARE the best value in the Province. His Furnishing Stock is replete with every novelty.

48 KING STREET,

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ALL the Numbers of Franklin Square, Lovell's and Seaside Library, always on hand. Stationery in the latest Novelties and all old Standards. Special discounts to Teachers.

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INCORPORATED 1851.

CASH ASSETS OVER \$1,500,000.00

INSURES all classes of Property (including live-stock) against Fire. Isolated Dwellings and School Houses a Specialty. Risks taken at lowest rates consistent with security. Apply to—

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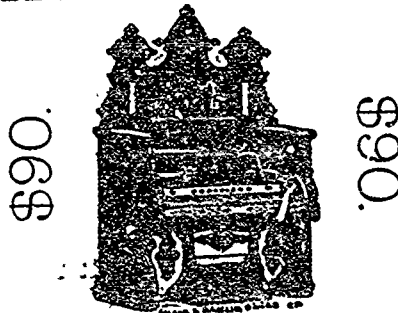
## W. BRUCKHOF,

— DEALER IN —

Mirrors, Mirror Plates, Mouldings, Pictures, Picture Frames, Fancy Goods, &c, &c.  
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Picture frames as usual. We have removed to 63 King Street, nearly opposite the old stand.  
W. BRUCKHOF, - - - 68 King St.

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Diamonds,  
Rubies,  
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Sapphires,  
Pearls,  
Opals,

—AND—

Other Precious Gems in Stock and Set for BIRTHDAY, FRIENDSHIP and ENGAGEMENT RINGS. Wedding Rings on hand and made to order on short notice by  
W. TREMAINE GARD, Goldsmith,  
87 King street, (under Waverly House), Saint John, N. B.  
N. B.—A fine lot of "Gard's Brilliant Spectacles and Eye Glasses." Warranted to suit for Students' use particularly.

JAMES S. MAY, - - - W. BRUCE MAY.

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84 PRINCE WILLIAM ST.,

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Stock well assorted in all the latest and best designs of Imported Goods suitable for first class Trade. Visitors are invited to call and inspect. Our Prices are subject to 10 per cent. cash discount.  
June 10-ly  
P. O. Box 303.

## The Ontario Mutual Life Assurance Co.

began business in 1870 with a capital of \$6,316, the premium on its first policies. Its assets now amount to \$753,661.27 with a deposit of \$100,000.00 with the Dominion Government.

As the policy holders contributed the entire capital they enjoy the entire profits, while in stock companies they receive only a part of the profits, the balance going to the stockholders.

The Ontario issues low rate term policies, endowment policies and those on the ordinary life plan, a distinctive feature of its policies being the surrender value always guaranteeing an amount in cash or paid up assurance should the assured wish to discontinue his payments.

The new policies of the Ontario are exceedingly liberal, as in addition to surrender values there is an absence of all restriction as to travel, residence or occupation, and they are incontestable from any cause whatever after two years.

Teachers will find it to their advantage to examine the plans and rates of this company before placing their business elsewhere.

E. M. SIFFRILL, General Agent,  
St. John, N. B.

# A GREAT FINANCIAL INSTITUTION.

## THE NEW YORK LIFE INSURANCE COMPANY.

JANUARY 1st 1886.

Amount of Net Cash Assets, January 1, '86	\$37,835,998.45	Paid policy-holders and their representatives	\$36,037,414.58
Income during the year	16,191,172.74	Assets held as security for policy-holders	\$5,834,821.23
Market value of securities over cash	3,351,703.51	Total amount paid policy-holders and now held in trust for them	\$11,251,765.90
Cash paid for matured endowments, annuities, death-losses, &c., &c.	10,444,553.19	During the 41 years of the Company's existence its interest earnings have exceeded its total death-losses by over two and a half millions. The total of each item are as follows:	
Net Assets	66,864,521.23	Interest receipts	\$26,023,297.08
Surplus above all liabilities by the New York State Standard, at 42 per cent.	13,215,040.94	Death-losses	53,647,704.69
During the year 18,556 policies have been issued, insuring	68,621,452.00	Accruals of interest exceed expected of management	\$1,452,723.03
Amount received from policy-holders	144,018,012.68		

DAVID BURKE, Esq., Montreal, General Manager for Canada.

H. A. AUSTIN, St. John, Manager for New Brunswick.

Messrs. COWIE & EDWARDS, St. John, Insurance Brokers, Local Agents for the City.