

# SMOKERS "CABLE" CIGAR!

(Size) CONCHA,  
BETTER THAN EVER.

A quarter of a century in the market, which fact speaks for itself.

**S. DAVIS & SONS,**

Sole Manufacturers.

Hotels and Restaurants

AT THE

MONTREAL HOTEL

100 KING-STREET WEST.

50 per week; better than any \$5.00 per day house in the Dominion. 77 E.

**EMERALD HOTEL.**

330 YONGE-ST., TORONTO.

First-class rooms and restaurant.

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**EMERALD HOTEL.**

## STATE S.S. LINE.

The most economical steamship line crossing the Atlantic.

Every Thursday from New York.

Rate: \$35 and \$40 single, \$65 and \$75 excursion.

A. F. Webster, 56 Yonge-St.

THE AL PALACE STEAMER

HASTINGS,

Regularly scheduled and furnished throughout.

Any Point on Lake Ontario.

For particulars apply to

F. G. CLOSE,

30 KING-STREET WEST.

PALACE STEAMER

'EMERALD OF INDIA,'

Daily at 2.30 p.m. from Goddard Wharf, foot of

Yonge-street, for

NIAGARA FALLS,

Buffalo, New York, and all points

East, also St. Catharines and

points on Welland Canal.

Lowest rates. Quick time. Through Cars.

Family tickets for sale at low rates.

and full information apply to C. T. R. and

Express of India, ticket office.

Daily departure commencing June 15, leaving

Toronto at 7.15 a.m. and 8.40 p.m.

ed.

Victoria Park & Humber

STEARNS

CANADIAN AND GERTRUDE,

(Weather permitting) will leave Church-street

Wharf Saturday at 2 o'clock for Park. 2.30 for

Humber, returning at 8.30. Fare 25c. children 10c.

**"CHICORA"**

In Connection with New York

Central and Michigan Cen-

tral Railways.

Commencing Monday, June 6, steamer "Chicora"

will leave Toronto at 7 a.m. and 7 p.m., connecting

with express trains for Falls, Buffalo, New

York and all points East and West.

Tickets at

BARROW CUMBERLAND, 71 Yonge-st.

A. F. WEBSTER, 56 Yonge-street.

E. J. FORBES, 36 King-street east

and all offices of the Canadian Pacific Railway.

ed.

**ALLAN LINE!**

ROYAL MAIL STEAMSHIPS.

The S. S. Parisian,

5,000 tons, from Quebec June 23rd.

Passengers can leave Toronto on the 21st

June by morning train and go on board at

Montreal.

A few choice Cabin Berths may still be had.

This steamer has very superior intermediate

accommodation.

For tickets and every information, apply to

**E. BOULANGER,**

ALLAN LINE OFFICE,

Corner King and Yonge Streets.

General Ocean Ticket Agency

**M. D. MURDOCH & CO.**

69 Yonge-street, Toronto.

## Beginning with To-day

We are going to offer all of our large stock

of the Men's and Boys' Suits and Hats and

Shawls.

**HATS**

AT PRICES THAT DEFY COMPARISON.

We have the assurance that our action in

making this great further reduction in prices

will be highly appreciated by the public and

insure us a busy week.

**KNOX & DUCKWORTH**

40 QUEEN-ST. WEST.

**FURNITURE.**

The Cheapest Bargain House

**FURNITURE**—In the West End.

**FURNITURE**—\$50. will furnish

**CARPETS**—\$100 will furnish a

**CARPETS**—\$150 will furnish a

**CARPETS**—\$250 will furnish a

**STOVES**—Houses furnished in

**STOVES**—At cash prices.

**ON OUR EASY PAYMENT PLAN**

**ON WORKMEN'S WEEKLY PAYMENT**

33 Queen-street West, between Bathurst

and Portland.

**SPRING WATER ICE.**

**CRENADIER ICE COMPANY.**

OFFICE: QUEEN CITY INS. BUILDING,

41 Church-street.

As we look for a very large demand for our

ice this summer owing to the hot weather, we

will please return calls with their address

leaving quantity and time to commence de-

livery, until they are ready, by doing this they

will be able to get all our orders. Prices

same as last year. Telephone No. 217.

**GRANOLITHIC**

STUART'S PATENT GRANOLITHIC

Material for Foundations, Garden

Walks, Stables and Coachhouse

Floors, Bathhouses and Abattoirs,

etc., and is Frost, Fire and

Waterproof.

Estimates and information will be furnished

on application to

**A. G. RAMSAY,** Agent for Toronto, 10

Terrence Avenue, Toronto, or to the under-

agents, **R. FORSYTH, 130 BLUERY ST., MONTREAL**

General Agent for the Dominion.

**FOR SALE!**

Some Good Sound Young

Horses suitable for Coupes or

Carrriages.

**AT 331 YONGE-ST.**

**THE**

**MANUFACTURERS' LIFE AND INDEMNITY**

Are open to receive applications for Agents

and Inspectors for the whole of the province,

as it is expected to be in full operation by the

1st of June next. Special inducements will be

made to persons who will accept of the position.

The plans of insurance are varied and well adapted

to meet the wants of the business public. All

applications will be held strictly private and

## EXPLANATION.

The following explanation of the SOURCES OF THE

PROFITS IN LIFE ASSURANCE gives the causes of THE

PROFITS OF THE

**CANADA LIFE**

SO LARGELY SURPASSING those of the

Ontario Mutual Co.

**THESE SOURCES ARE:**

1. Saving from estimates for death losses.

2. Saving from expenses; and

3. Funds yielding a higher rate of interest than the 4 1/2 per cent upon

which the calculations are based.

As regards the first of these, with at least equal experience and care in the selection of

risks, it cannot be doubted that the Canada Life is at least able to equal the profits of the

Ontario Mutual from favorable mortality.

From the second source of profits, as the Ontario Mutual's rate of expenses to its re-

ceipts so largely exceeds those of the Canada Life—as will be seen by the following table—the

latter has an evident very important advantage over the Ontario Mutual in that respect.

The difference for last year only was equivalent to a profit to insurers in the Canada

Life of no less than \$101,501.

**EXPENSES TO INCOME.**

Of the third source of profit, that of a higher rate of interest than the 4 1/2 per cent. cal-

culated upon, the following table conclusively shows how much better situated the Canada Life

is, as regards that, than the Ontario Mutual Company.

**AVERAGE RATE OF INTEREST OBTAINED BY**

**EACH COMPANY.**

**CANADA LIFE.** **ONTARIO MUTUAL.**

1886..... 5.6 per cent. 4.9 per cent.

1887..... 5.1 " 4.5 "

1888..... 5.4 " 4.5 "

1889..... 5.7 " 4.5 "

1890..... 5.8 " 4.5 "

1891..... 5.9 " 4.5 "

1892..... 6.0 " 4.5 "

1893..... 6.1 " 4.5 "

1894..... 6.2 " 4.5 "

1895..... 6.3 " 4.5 "

1896..... 6.4 " 4.5 "

1897..... 6.5 " 4.5 "

1898..... 6.6 " 4.5 "

1899..... 6.7 " 4.5 "

1900..... 6.8 " 4.5 "

1901..... 6.9 " 4.5 "

1902..... 7.0 " 4.5 "

1903..... 7.1 " 4.5 "

1904..... 7.2 " 4.5 "

1905..... 7.3 " 4.5 "

1906..... 7.4 " 4.5 "

1907..... 7.5 " 4.5 "

1908..... 7.6 " 4.5 "

1909..... 7.7 " 4.5 "

1910..... 7.8 " 4.5 "

1911..... 7.9 " 4.5 "

1912..... 8.0 " 4.5 "

1913..... 8.1 " 4.5 "

1914..... 8.2 " 4.5 "

1915..... 8.3 " 4.5 "

1916..... 8.4 " 4.5 "

1917..... 8.5 " 4.5 "

1918..... 8.6 " 4.5 "

1919..... 8.7 " 4.5 "

1920..... 8.8 " 4.5 "

1921..... 8.9 " 4.5 "

1922..... 9.0 " 4.5 "

## STANDARD LIFE

ASSURANCE COMPANY.

Established 1845.

Invested Funds..... \$23,000,000

Investments in Canada..... 1,000,000

Issue UNCONDITIONAL Policies

and Policies on RESERVE BONUS

plan at Ordinary Rates.

Large Profits and Prompt

Settlements.

W. H. RAMSAY, Manager for Canada

CHARLES HUNTER,

Superintendent of Agencies, 130

E. SPARKLING, City Agent,

9 TORONTO-ST.