

MISCELLANEOUS

\$10,000

For 20 cents a day

For a premium of \$74 a year for the first year, a man aged 30 may secure a policy for \$10,000, guaranteeing an income of \$500 a year for 20 years to his family. Just the thing for a man who cannot afford to tie up any considerable portion of his capital, salary or income in life insurance.

Write for particulars.

Manufacturers Life Insurance Co.

HEAD OFFICE

TORONTO, CANADA

The Temperance and General Life Record.

Not a Dollar of Interest Overdue Dec. 31, '94
Not a Dollar of Interest Overdue Dec. 31, '95
Not a Dollar's Worth of Real Estate Owned
in 1886-7-8-9-90-1-2-3-4-5 (10 Years).

TRUST FUNDS, such as money paid for Life Insurance, should not be used for speculative investments, but should be invested in absolutely safe securities.

HON. G. W. ROSS H. SUTHERLAND
PRESIDENT. MANAGER.

No man acts wisely who fails in early life to do something to create a fund which will be available to supply his needs when he can no longer by daily toil secure the daily necessities of life.

POLICIES on

every desirable plan
issued at

Lower Rates

than British or
American Offices

ASSETS over \$3,000,000

\$20,000,000 in Force.

The Ontario Life

In 1872, at age 30, Mr. James McDonald, took out \$1,000, 20-year Endowment. Total premiums paid, less profits, \$592.13. Value over cost, \$407.87.

In 1892, at settlement, he received \$168 for every \$100 invested, or nearly 4½% interest, besides 20 years' insurance carried.

**What we have done for others
We can do for you.**

ONTARIO LADIES' COLLEGE

WHITBY, ONT.

Recently enlarged and provided with every modern comfort in the shape of steam-heating, electric-lighting, bath rooms, etc. Universally acknowledged by all who have seen it to be the largest, most elegant and best equipped college for women in Canada. In educational work it stands unequalled, being the only Ladies' College in the country sending up students regularly for the first two years' examinations of Toronto University. Magnificent new pipe organ, concert grand pianos, etc. **WILL RE-OPEN SEPT. 8th.** Send for calendar to

REV. J. J. HARE, PH.D., PRINCIPAL

STOCKS, BONDS, INVESTMENTS

AND
MINING SHARES.

Stocks and Bonds listed on New York, Montreal and Toronto Stock Exchanges Bought and Sold for cash or on margin.

Grain and Provisions on Chicago Board of Trade bought and sold.

Shares in standard mines in Ontario and British Columbia dealt in at closest prices. Send for quotations, etc., to

WYATT & CO.,

(Members Toronto Stock Exchange),

46 King St. West (Canada Life Build'g). Tel. 1087.