

# THE GERMANIA Life Insurance Company, OF NEW YORK.

ESTABLISHED 1860. ASSETS, \$17,000,000.00.

## ACTUAL RESULT:

Ten Payment Life Policy. Amount \$5,000. Tontine Period 13 yrs

Age 27.	Annual Premium	-	-	\$226.00.
Total premiums paid during Tontine Period			\$2,260.00	
Cash Settlement on Completion of Tontine Period.				
	Reserve Guaranteed	-	\$1,905.00	
	Surplus actually earned	\$1,404.90		
				<b>\$3,309.90</b>

This represents: A cash return of all premiums paid with a profit of \$1,049 90, after an insurance of \$5,000 during thirteen years.

Free Choice of any of the usual Tontine Options may be taken instead of the above.

**J. A. NELLES,**  
*City Agent.*

**JEFFERS & RÖNNE,**  
*Managers for Canada.*

## BICYCLES!

You don't want one *NOW*, of course.

But you will, perhaps, *IN THE SPRING.*

— REMEMBER —

THE "QUADRANT" LEADS!

Winner of the Forest City Championship, 1892.

Ridden by Clay W. D. Manville.

**Highest Grade Only.**

Gold Medals and Highest Awards were given to these  
Machines at

Liverpool International Exhibition,	1886.
Toulouse " "	1887
Cardiff Exhibition, - - -	1888.
Melbourne International Exhibition	1888
Liege Exhibition, - - -	1890.

**SPECIALTY**—The Quadrant Patent Spring Saddle—Best in the world, eclipses everything hitherto introduced. See it. For further particulars apply to

Percy T. Carroll, -- London, Ont.