Leading Accountants and Assignees.

ESTABLISHED 1864.

## E. R. C. CLARKSON,

TRUSTEE AND RECEIVER,

26 Wellington Street, East, Toronto, and at London, Glasgow, Huddersfield, Birmingham, Bradford, Winnipeg, Montreal.

### BLACKLEY & ANDERSON,

TORONTO AND HAMILTON.

Accountants, Assignees, Receivers.

REGISTERED CARLE ADDRESS Telephone 1716.

Toronto Office, - Stanley Chambers, 37 Yonge St. Hamilton Office, - - 22 James Street, South.

### R. HARRIS, AUDITOR,

Receiver and Accountant, Insurance and Financial Agent.

27 Wellington Street E., (Room 4.) TOBONTO. LOANS NEGOTIATED.

#### GRIFFITH, SAWLE & CO., ASSIGNEES IN TRUST,

Accountants, Auditors and Financial Agents.

Business books written up, and Principal's ac-counts formed. Balance sheets certified. Partner-ships arranged.

London & Can. Loan Bldgs., Bay St., - TORONTO.

#### CLARK, BARBER & CO.,

ACCOUNTANTS TRUSTEES AND RECEIVERS.

20 Front Street East, . . Toronto.

CORRESPONDENTS IN

Montreal, Winnipeg, Vancouver, Canada, London, Manchester, Bradford, Leeds, Huddersfield, Eng., and Glasgow, Scotland.

ESTABLISHED 1865.

## W. F. FINDLAY,

Chartered Accountant, Trustee, Receiver, Auditor & Adjuster.

WENTWORTH CHAMBERS, 25 JAMES STREET, SOUTH

HAMILTON, - - CANADA.

W. S. GIBBON.

S. LEVERATT.

## GIBBON, LEVERATT & CO.

Assignees and Accountants, TORONTO.

Address: 36 Front St. East, TELEPHONE. No. 1883. Bankers:—Bank of Toronto; National & Provincial Bank, London, England

#### S. SHARPE, F. C. A. Chartered Accountant & Auditor.

120 PRINCE WILLIAM STREET, - ST. JOHN, N.B.

Complicated accounts adjusted, Partnership settlements effected, Financial Statements examined and reported upon, Balance Sheets and Profit and Loss statements prepared or certified, Books arranged and adapted to any business so as to record transactions and exhibit results clearly, comprehensively, and with the least labor.

#### A. D. BERTRAND,

Official Assignee

For the Province of Manitoba.

Under the recommendation of the Board of Trade of the City of Winnipeg. Insolvent and Trust Estates carefully managed, with promptness and economy. Special attention to confidential business enquiries. 35 Portage Av. East Winnipeg, Man.

Leading Educational Institutions.

## BOARDING & DAY SCHOOL For Young Ledies

50 & 52 Peter St., Toronto.

MISS VEALS, (Successor to Mrs. Nixon.)

Music, Art, Modern Languages, Classics, Mathematics, Science, Literature, Elecution.

Pupils studying French and German are required to converse in those languages with resident French and German governesses.

PRIMARY, INTERMEDIATE AND ADVANCED CLASSES. Young ladies prepared for University Matriculation. Agents' Directory.

HENRY F. J. JACKSON, Real Estate, and General Financial and Assurance Agency, King treet, Brockville.

GEORGE F. JEWELL, F.C.A., Public Accountant and Auditor. Office, No. 3 Odd Fellows' Hall, Dundas Street, London, Ont.

WINNIPEG City Property and Manitoba Farms bought and sold, rented or exchanged. Money loaned or invested. Mineral locations. Valuator, Insurance Agent, &c. WM. R. GRUNDY, formerly of Toronto. Over 6 years in business in Winnipeg. Office, 490 Main St. P. O. Box 234.

TROUT & JAY, Agents for Royal Canadian; Lancashire; Canada Fire and Marine & Sovereign Fire; also the Confederation Life Insurance Cos.; Canada Per. Build. & Sav. Soc.; London and Canadian Loan and Agency Co., Meaford.

PETLEY & CO., Real Estate Brokers, Auctioneers and Valuators, Insurance and Financial Agents. City and farm properties bought, sold and ex-changed. Offices, 55 and 57 Adelaide St. east,

CANADIAN VARIETY "LA GRIPPE."

Some experiences with the fashionable complaint are thus described by the Whitby Chronicle:—"Having suffered from the prevailing influenza three weeks ago, we can say a few words regarding it. In the first place it attacks the aristocratic portion of the community first, a fact which may be attested by the way it improduped more netwo weeks about munity first, a fact which may be attested by the way it jumped upon us two weeks ahead of any person else in town, in fact at the same time it seized the crowned heads of Europe. In the second place it catches its victims in the back, the small of the back, and follows the bone in all directions. Then it lays one out—ordinary people one day, people like ourselves four days, clergymen, lawyers, doctors, etc., about three days, members of Parliament, municipal councillors, public officials, etc., two days. It all goes according to social degree: the bluer one's blood the longer the attack. In fact it seems as if this plague came round for the special purpose of determining people's social standing."

# The Equitable Life

Assurance Society of the U. S.

Next year the Equitable Society will begin to pay Dividends on its 20-year Tontine policies. If the experience of the present year corresponds with that of the year just ended, the results of these policies will be as follows:

Tontine Profits.

1. On 20-payment life policies, and on Endowments, a cash surrender value equal to all the premiums paid, with Compound Interest at rates varying from 31/4 to 5 per cent. per annum.

2. In every instance a cash return exceeding the amount invested, making the cost of the assurance in the least favorable cases less than the interest on the promiums paid.

20-Payment Life Policies Examples: for \$1,000. Age. Premiums. Paid-up. 20-Year Endowment Policies 30 \$622 \$909 \$1,940 for \$1,000. 40 796 1,204 2,030 Premiums Age 50 1,096 1,746 2,430 Paid in when Cash Paid-up Issued. 20 Years. Value. Value. Ordinary Life Policies 30 \$992 \$1,706 \$3,650 for \$1,000. 1,018 35 1,746 3,310 Age. Premiums. Paid-up. 40 1,060 1,813 3,070 30 \$466 \$573 \$1,230 45 1,128 850 1,932 2,950 40 644 1,440 1,240 2,156 50 3,000 50 970 1,387 1,930

The Society issues policies for any round amount from \$1,000 to \$100,000. The latest form is designated

## The Free Tontine,

and is a simple promise to pay, and has no conditions on the back. It is incontestable after two years; non-forfeitable after three years; unrestricted as to travel and occupation after one year, and gives a choice of six methods of settlement at the end of the Tontine period.

The Society also issues a new investment and Indemnity

under which a safe and profitable INVESTMENT is combined with the most liberal form of life assurance extant.

This Bond is payable at maturity in cash or may be extended at interest.

Assets, \$105,000,000 Liabilities, <u>82,5</u>00,000

Income, \$30,000,000 New Assurance, \$175,000,000 Surplus, \$22,500,000 Outstanding Assurance, \$625,000,000

J. W. ALEXANDER, V.P.

H. B. HYDE, President