

Established 1860

Affiliated
with the Institute
of Chartered
Accountants, 1896

Incorporated 1895

British American Business College Company, Limited

Y.M.C.A. Building,
Cor. Yonge and McGill Sts.,

Toronto, Ont.

THREE COURSES:

1. Shorthand and Typewriting
2. General Commercial
3. Expert Accountancy

owned and controlled by the following well known business men of Toronto:

FRED. WYLD, Esq., Wholesale Dry Goods Merchant.
 E. R. C. CLARKSON, Esq., F.C.A., Chartered Accountant.
 EDWARD TROUT, Esq., President of the Monetary Times Printing Co.
 WM. McCABE, Esq., F.C.A., Manager North American Life Assurance Co.
 S. F. McKINNON, Esq., Wholesale Milliner.

Write for Free Prospectus containing full information to

DAVID HOSKINS,

Chartered Accountant,
Principal

New Term begins TUESDAY, JANUARY 3, 1899

JOHN KAY, SON & CO.

TAPESTRY PANELS

This is one of many novelties we are finding large sale for as the Christmas season approaches. They win your taste as works of art. They are French goods, and possess that degree of fineness that is characteristic of French art.

They make up beautifully for screens and cushions for the floor, the couch or the divan. You can buy one or more panels and make up as you may wish yourself—the prices ranging from 40c. to \$12.50—or in our upholstery department we will make up cushions or screens or other specialties for you.

Oriental Cushions, a special line—fine for knock-about cushions in the living room, \$1.50 and \$2.00.

Passing along King St. West, it will be worth your time to take a view of the new carpet for the Council Chamber in the new City Hall—now on exhibition in our west window. It is, perhaps, the handsomest carpet of this particular kind ever imported into Toronto.

John Kay, Son & Co.

34 King Street West, TORONTO

ESTABLISHED 1882

The Toronto General Trusts Co.

Cor. Yonge & Colborne
Streets
TORONTO, Ont.

**Capital
\$1,000,000
Reserve Fund
\$250,000**

JOHN HOSKIN, Q.C., LL.D., President

W. H. PEATTY, E. A. MEREDITH, LL.D., Vice-Presidents

CHARTERED to act as an Executor, Administrator, Trustee, Guardian, Assignee, Committee, Receiver, Agent, etc., and for the faithful performance of such duties its capital and surplus are liable.

All Securities and Trust Investments are inscribed in the Company's Books in the Names of the Estates or Trusts to which they belong, and are kept Separate and Apart from the Assets of the Company.

The Company also acts as Agent or Executors and Trustees, and for the transaction of all Financial Business; invests money at best rates in first mortgages and other securities; issues and countersigns bonds and debentures; collects rents, interests, dividends, etc. It obviates the need of security for Administrations, and relieves the individual from responsibility as well as from onerous duty.

SAFE DEPOSIT DEPARTMENT.

SECURITIES and VALUABLES of every description, including BONDS, and STOCKS, PLATE, JEWELRY, DEEDS, etc. taken for Safe Keeping on Special Guarantee, at the lowest rates.

Deposits of WILLS received upon the Company's certificate WITHOUT CHARGE.

The Company also rents Safes inside of their Burglar proof Vaults at prices varying from \$5 to \$50 per annum, according to size. Special size for Corporations and Bankers. Rooms and Desks adjoining Vaults provided for Safe-renters.

**Vault Doors and Offices Guarded by Holmes' Electric Protection
Security from Losses by Burglary, Robbery, Fire or Accident**

A. D. LANGMUIR, ASSISTANT MANAGER J. W. LANGMUIR, MANAGING DIRECTOR

INCORPORATED 1833

BRITISH AMERICA

FIRE AND MARINE Assurance Co.

HEAD OFFICE:

British America Buildings, Cor. Front
and Scott Streets, TORONTO

**Cash Capital,
\$750,000.00**

**Total Assets, Over
\$1,510,827.88**

**Losses Paid
Since Organization
\$17,693,159.11**

Board of Directors:

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