

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
				\$3,309.90

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.