

No Trusting Them.
 The Insurance Year Book for the current year says guarantee societies are cautioned by actuaries to keep clear of "travelers in wine, spirits and beer trades." They are too risky. Bad business that young men, get out your pocket books, - make a note of it!

PLEASE GIVE IT A TRIAL IT WILL PAY YOU
 The Celebrated, Tested Fertilizer and Plant Invigorator.

BOWKER'S AMMONIATED FOOD FOR FLOWERS

Odorless, Economical and Clean to Handle. Positive Remedy for Preventing Insects and Promoting a Luxuriant Growth to all kinds of Plants (In House and Outdoors), and Rich and Abundant Bloom.

PRICE per Package, Containing Sufficient for 20 Ordinary Plants for One Year, 35 Cts.
 PRICE per Package, Containing Sufficient for 20 Ordinary Plants for Three Months, 25 Cts.
 PRICE per Five Pound Package, 75 Cts.
 PRICE per Ten Pound Package, \$1.25. (This may be ordered by Express.)
 Directions for use accompany each package. Bowker's Ammoniated Food for Flowers has been sold by us for over five years, with unbounded success, to all plant growers and lovers of flowers throughout the Dominion, from whom numerous letters of praise have been received. Address all orders to

J. A. SIMMIERS
SEEDS, BULBS AND FERTILIZERS
 147 KING ST. EAST, TORONTO

R. MCDONELL
- LAND AGENT -

14 YORK CHAMBERS MONEY TO
 9 TORONTO STREET LOAN

J. C. BOURGOGNE
WATCHMAKER AND JEWELLER
 90 KING STREET WEST

A Fine Assortment of Watches, Clocks and Jewellery. Specialty: Repairing Fine Chronometers, French Clocks and Music Boxes. All Work Guaranteed. Reproductors, etc. at Moderate Charges. Spectacles and Eye-glasses.

Dressmakers' Magic Scissors.
 The latest IMPROVED TAILOR SYSTEM. The only one entire in one piece. For cutting all kinds of Dresses and Mantles for Ladies and Children. None genuine without the name of inventor - W. C. HOOD.

Tracing Waxes, Tape Measures, Measure Books, etc. Also an assortment of Portable and Adjustable Wire Dress Stands.
GENERAL AGENT - MISS E. CHUBB, 179 King W
 Agents wanted all over Canada.

Leading: West: End: Grocer

W. MARTIN,
 Cor. Queen & Dovercourt Rd., Toronto

WHOLESALE AND RETAIL DEALER IN
 Fine Teas, Sugars and General Groceries.

Orders collected and Goods delivered promptly to all parts of the City and Suburbs.

Dentists,

M. T. SNIDER
 DENTIST
 Has removed to 230 Jarvis Street, third door north of Carlton Street. N. W. M. O. R. Telephone No. 3338.

SPAULDING & CHIESBROUGH
- DENTISTS -
 41 KING STREET EAST, TORONTO, ONT.

DENTISTRY
S. E. PEARSON, L. D. S.
 74 DUNDAS STREET. Filling and Extracting a Specialty. Vitalized Air 15 Years Experience

TEETH WITH OR WITHOUT A PLATE
 BEST Teeth on Rubber Plate, \$5. Vitalized Air. Telephone 1618. C. H. RIGBY, L.D.S., Cor. King and Yonge Sts., TORONTO

PROGRESSIVE DENTISTRY.
 -[o]-
 For the best known methods of saving natural teeth, and replacing those already set with the greatest degree of comfort, perfectness in appearance and utility, and at the least possible cost, consult

M. F. SMITH, DENTAL SURGEON.
 (15 Year's Experience in Europe and America).
 Offices - Over Molson's Bank, Corner King and Bay Streets, Toronto.

Medical.

NIGHT CLERK.
 SPRINKLING TUBE.
 No. 118.

J. A. ALLEN,
PHARMACEUTICAL CHEMIST.
 326 SPADINA AVE. Cor. Nassau St.
 N.B. - Special attention given to physicians' prescriptions. Remember the address.

CATARRH!
HAY FEVER.
CATARRHAL DEAFNESS.
 A New Treatment.

Sufferers are not generally aware that these diseases are contagious, or that they are due to the presence of living parasites in the membrane of the nose and Eustachian tubes. Microscopic research, however, has proved this to be a fact, and the result is that a simple remedy has been formulated, whereby Catarrh, Catarrhal Deafness and Hay Fever are cured in from one to three simple applications made at home. A pamphlet, explaining this new treatment, is sent free on receipt of stamp, by

A. H. DIXON & SON,
 305 King St. W., Toronto, Can.

THE LONDON TEA CO.
H. W. NEVILLE,
 268 YONGE STREET (West Side)

Have on hand a choice selection of new TEAS and COFFEES. Also a large assortment of beautiful Presents to be given away with Tea.

For Purity and Healthfulness

THE CELEBRATED
COOK'S FRIEND
BAKING POWDER
 CANNOT BE SURPASSED.
 For Good Value to the Purchaser it has No Equal.

Experience of over a quarter of a century in making and selling the "COOK'S FRIEND" enables the manufacturer to offer it with the fullest guarantee of superiority in every valuable point.
 It needs but a trial to convince any one that it will do more work for the same money than any other.

All Ingredients Absolutely Pure.
 Retailed by all Grocers.

RICHARD ASHDOWN
 Manufacturer of
WILLOW BASKET WARE and REED FURNITURE.
 Dealer in
PAINTS, BRUSHES, JINNS, WINE GOODS, AND GENERAL FANCY GOODS.
 818 Queen St. West, (Near Olive St.)
 Can. Patent Chair Restored

CIRCULAR FREE
CANADIAN BUSINESS UNIVERSITY
AND SHORTHAND INSTITUTE
 PUBLIC LIBRARY BUILDING TORONTO
 The Canadian Business University and Shorthand Institute, 111 Broadway Street, Toronto.

Miscellaneous.

R. FLEMING
BOOK AND JOB PRINTING
 14 KING STREET E., TORONTO

DR. BARTON
 Telephone 925
 Office, 12 Louise Street. Hours - 10 A.M. to 2 P.M. and 3 to 10 P.M. Specialties - Nervous and Chronic Diseases.

TELEPHONE No. 1281. 711
T. COULTER,
 Importer and Dealer in Best Grades of Coal and Wood. Wood Cut and Split by Steam.

Head Office and Yard: 75 to 83 Spadina Avenue
 Branch Office: 323 Spadina Avenue.
 Full Weight and Measure Guaranteed.

CHANEY & CO.,
 Bedding Manufacturers & Renovators,
 230 King Street East, Toronto.
 Manufacturers of Pillows, Mattresses, Cushions, etc. Dealers in Featherers, Bodsteads, Spring Beds.

CLARK & CAMPBELL 704
 House & Sign Painters
 PAPERHANGERS AND DECORATORS
 139 Dundas Street.

J. YOUNG,
THE LEADING UNDERTAKER,
 347 YONGE STREET.
 Telephone 679.

Architect.
W. G. STORM, R.C.A.,
 Architect and Civil Engineer
 Rooms 13 and 19, Union Loan Buildings, Toronto Street.

GORDON & HELLIWELL,
ARCHITECTS.
 24 King Street East, Toronto, Ont.
 (Next to Globe Office.)
 H. S. GORDON. GRANT HELLIWELL.

Merchant Tailors.
Men's Furnishings!
LADIES' AND CHILDREN'S GOODS, ETC.
D. HENDERSON, 852 Queen St. W.

SEXSMITH & SON,
 Merchant Tailors and Drapers.
 193 YONGE ST TORONTO, ONT.

CHARLES H. PRESTON,
 415 King Street West,
MERCHANT TAILOR
 A CHOICE SELECTION OF IMPORTED GOODS.
 Satisfaction and Fit Guaranteed. Terms Cash.

Boots and Shoes.
The Queen City Shoe Store.
DINNOCK'S BLOCK, 742 Queen W
 Our Celebrated Shell Cordovan Hats \$2 worth \$3; boys sizes, \$1.50 worth \$2.50.
S. SHEE.

THOMAS MOFFAT,
 (Late of E. Duck & Son.)
FINE : ORDERED : BOOTS : AND : SHOES
 A good fit guaranteed. Moderate prices. Strictly First-class.
 No. 124 Yonge St., 3 doors north of Albert Hall.

Hats and Rugs.
W. J. ROBINSON,
 The Famous Sheep-skin Hat and Rug Manufacturer of the Dominion.

60 First Prizes since 1871 at Toronto, Montreal, Kingston, London and Guelph, including 6 Silver Medals at Toronto and First Prizes at Provincial Exhibition, and First Prizes at Grand Dominion Exhibition at Montreal, 1882, 1884.

Write for Price-list. Address -
 514, 516 and 518 Dundas St., Toronto.

COLIN SKINNER,
- FLORIST -
 273 YONGE STREET.
 Makes a Specialty of
 Choice Roses & White Flowers.
 Telephone - Store, No. 1, 166. Greenhouse, No. 2, 17.

MACLAREN, MACDONALD,
MERRITT & SHEPLEY,
 Barristers, Solicitors, Notaries, etc.,
 J. J. MacLaren, Q. C., J. H. Macdonald, Q. C., W. M. Merritt, Q. C., Shepley, J. L. Giddens & Middleton.
 70 Queen Street W. Toronto.

70 Queen Street W. Toronto.

Boarding and Day School
- FOR -
JUNIOR BOYS.
 137 Simcoe Street, - - TORONTO.
 Established 1859.
 W. MACILL, Principal; R. W. DILLON, M.A., Assistant

Prospectus of this well known Preparatory School will be sent to applicants on address by return of mail.

Laundries.

STAR LAUNDRY.
 - 23 -
 Adelaide St. W.
F. H. HOFFLAND, Proprietor.

IMPORTANT TO RESIDENTS OF THE WEST END
The Dominion Steam Laundry
 414 QUEEN STREET WEST
 (Dominion Bank Block)
 Fine Work. Moderate Prices. Your Patronage Solicited.
 E. LARSEN, Prop.

THE YORKVILLE LAUNDRY,
 43 ELM STREET,
 W. D. PALMER, Proprietor.

All kind of Laundry work well and promptly executed. Parcels sent for and returned to any part of the city. Telephone 1480.

Teas and Coffees.

DELANY'S
PURE - TEAS - AND - COFFEES
 are of this season's importation, and the best that money can procure. As he handles no inferior goods a special run is made on them. The best valued goods are offered at rock bottom prices. Consumers wishing to buy their teas wholesale would do well to call at his warehouse.
JOHN DELANY - 123 Dundas St
 We would solicit all members of the Temperance cause in our locality to give us a call and see our EXCELLENT SAMPLES of

TEAS AND COFFEES.

Taylor, Watt & Co.,
 840 QUEEN ST. W., TORONTO.
 Our Presents are unsurpassed.

LADIES Get the Best. OUR NEW Tailor System (Simplified by Prof. Moody.) of Dress-cutting. It drafts DIRECT; no paper or patterns required. Also new book on Dressmaking and Mantle-cutting. Agents wanted.
J. & A. CARTER, 372 Yonge St.

GLEN & HUFFMAN
 Practical Plumbers, Steam and Hot Water Engineers.
 Telephone 1369. 130 YORK STREET

O. E. BASSMAN
 (FORMERLY FOREMAN OAKLANDS DAIRY)
 Here to inform the CITIZEN readers that he has opened "THE NEW ENGLAND CREAMERY WORKS," 515 YONGE STREET, and will make a specialty of the very best French and American Candies, Caramels, Chocolate, etc. Those who appreciate good Value and Excellence should give us a call. Country orders by mail solicited.
 618 1/2 Yonge St., Toronto.

The partnership heretofore existing under the firm name of
BARKER & CO., JEWELERS,
 is about to be dissolved, and for the next four weeks we will sell at greatly reduced prices as we wish to realize \$1,000 by March 15th. Just look at the marked-down prices in our window in the
Y.M.C.A. BUILDING, 411 YONGE ST
 or write us for special quotations on anything in our line. He will buy now

FAIRCLOTH BROTHERS
 Importers of Wall Papers
 Ceiling Decorations, Painting, Glazing, Kalsomining and Paperhanging.
 256 Yonge Street - - Toronto

OAKVILLE DAIRY
 GUARANTEED PURE FARMERS' MILK supplied Retail at Lowest Market Rates.
FRED. SOLE, Proprietor.

NEW PHOTO STUDIO, 258 YONGE STREET
 After extensive alterations we have opened a first-class PHOTO STUDIO. Lovers of Fine Art should pay us a visit.
SHANNESSY & HALL.

CABINET PHOTOS!
 \$1.50 PER DOZ.
 -AT-

J. DIXON'S, 205 Yonge Street.

FOR SALE.

A RARE CHANCE.

A Boot and Shoe Business For Sale in a Business Part of the City of Toronto on Yonge Street. For particulars Enquire at 311 Yonge Street, Toronto, Ontario.

BEST QUALITY COAL AND WOOD AT LOWEST PRICES

OFFICES 20 King Street West
 do. 409 Yonge Street
 do. 765 do.
 do. 552 Queen Street West, and 244 Queen Street East
 do. and YARD: Cor. Esplanade and Princess Street
 do. do. Bathurst Street, opposite Front Street
 do. do. Esplanade Street, near Berkeley Street

ELIAS ROGERS & CO

CARPETS CURTAINS OILCLOTHS LINOLEUMS

W. BEATTY & SON

Are now offering a Special Line of 100 Pieces of

WILTON AND AXMINSTER CARPETS

At greatly reduced prices. Also a fine selection of best quality Tapestry

AT 65 CENTS CASH

Church Carpets in all Cloths and at Extra Low Figures

WHOLESALE AND RETAIL.

WM. BEATTY & SON 3 King Street East Toronto

ÆTNA LIFE INSURANCE COMPANY,
 OF HARTFORD, CONN.

THIRTY-EIGHTH ANNUAL REPORT, January 1st, 1888.

ASSETS, January 1, 1887, at cost		\$30,386,673 94
RECEIPTS.		
Premiums in 1887	\$3,302,008 00	
Interest, and from other sources in 1887	1,640,423 34	4,942,431 00
		\$35,328,104 94
DISBURSEMENTS.		
Death Claims paid during 1887	\$1,265,307 23	
Matured Endowments paid during 1887	628,337 89	
Dividends to Policy holders, and for Surrendered Policies	364,527 01	
Commissions	334,811 27	
Agency Expenses, Medical Examinations, and all other expenses	202,130 65	
Dividend on Stock, earned in Stock Department.	112,500 00	
Taxes, \$23,479 25; Premiums on Bonds, \$4,629.91; Profit and Loss, \$7,843 63	165,943 20	3,999,799 06
		\$31,328,305 88
ASSETS.		
Real Estate owned	\$ 403,494 20	
Cash on hand and in Banks	3,111,172 35	
U. S. Bonds	75,573 00	
Railroad and other Stocks and Bonds	84,446 12	
Bank Stocks	1,000,820 04	
State, County, City and Town Bonds	6,431,497 74	
Mortgages secured by Real Estate, valued at \$30,000,000.00	13,271,829 42	
Loans on Collaterals (Market Value, \$952,383 00)	750,230 36	
Loans on Personal Security	2,398 39	
Loans on existing Policies, valued at \$1,500,000	1,840,240 08	
Balance due from Agents	10,833 23	
		\$31,328,305 78
LIABILITIES.		
Interest due and accrued, December 31st, 1887	\$336,300 00	
Premiums in course of collection	7,726 35	
Quarterly and Semi Annual Premiums	180,297 66	
Market Value of Securities over Cost	62,237 97	
		1,386,561 98
		\$32,714,867 76
MORALITY AS REGARDS POLICY HOLDERS.		
By Connecticut, Mass., and New York Standard	\$6,427,622 66	
By Standard of Canada, about	7,318,000 00	
		\$13,745,622 66
Policies in force Jan. 1st, 1888, 63,485, insuring	\$97,372,324 66	
Policies issued in 1887, 7,608, insuring	14,360,041 66	
		\$112,732,366 32
MORGAN G. BULKLEY, Pres. J. C. WHISTLER, Vice-Pres. J. L. KNOLISH, Secretary. H. W. ST. JOHN, Actuary. W. H. ORR & SONS, Managers, Toronto.		