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- 1 " Containing Novelties in PRINTED BORDER LINEN HANDKERCHIEFS.

We are constantly adding to our many Departments, selections called from the Leading Novelties as soon as they appear.

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Fresh HEMP SEED,  
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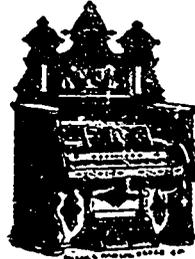
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Photos framed as usual. We have removed to 13 King Street, nearly opposite the old stand.  
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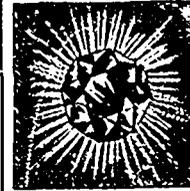
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## The Ontario Mutual Life Assurance Co.

began business in 1870 with a capital of \$6,216, the premium on its first policies. Its assets now amount to \$753,621.87 with a deposit of \$100,000.00 with the Dominion Government.

As the policy holders contributed the entire capital they enjoy the entire profits, while in stock companies they receive only a part of the profits, the balance going to the stockholders.

The Ontario issues low rate term policies, endowment policies and those on the ordinary life plan, a distinctive feature of its policies being the surrender value slips guaranteeing an amount in cash or paid up assurance should the assured wish to discontinue his payments.

The new policies of the Ontario are exceedingly liberal, as in addition to surrender values there is an absence of all restriction as to travel, residence or occupation, and they are incontestable from any cause whatever after two years.

Teachers will find it to their advantage to examine the plans and rates of this company before placing their business elsewhere.

E. M. SIRRELL, General Agent,

St. John, N. B.

# A GREAT FINANCIAL INSTITUTION.

## THE NEW YORK LIFE INSURANCE COMPANY.

JANUARY 1st 1886.

Amount of Net Cash Assets, January 1, '85	\$7,875,928.45	Paid policy-holders and their representatives	\$80,067,414.53
Income during the year	18,121,157.74	Assets held as security for policy-holders	62,851,271.32
Market value of securities over cash	3,251,703.51	Total amount paid policy-holders and now held in trust for them	155,931,735.90
Cash paid for matured endowments, annuities, death-losses, &c., &c.	10,441,553.19	During the 41 years of the Company's existence its interest earnings have exceeded its total death-losses by over two and a half millions. The total of each item are as follows:	
Net Assets	60,864,321.22	Interest receipts	\$37,528,157.06
Surplus above all liabilities by the New York State Standard, at 42 per cent.	12,215,016.94	Death-losses	53,921,708.00
During the year 18,656 policies have been issued, insuring	68,221,452.00	Accretions of interest exceed expenses of management	11,933,723.02
Amount received from policy-holders	141,018,012.83		

DAVID BURKE, Esq., Montreal, General Manager for Canada.

H. A. AUSTIN, St. John, Manager for New Brunswick.

Messrs. COWIE & EDWARDS, St. John, Insurance Brokers, Local Agents for the City.