

**ONTARIO MUTUAL LIFE COMPANY.**

Established 1854

Year	Income	Assets	As to Paid-up
1870	\$ 2,988.89	\$ 1,271.00	\$ 1,271.00
1871	25,044.49	12,710.00	12,710.00
1872	28,888.66	12,710.00	12,710.00
1873	38,204.81	12,710.00	12,710.00
1874	50,760.00	12,710.00	12,710.00
1875	52,290.00	12,710.00	12,710.00
1876	60,700.00	12,710.00	12,710.00
1877	68,000.00	12,710.00	12,710.00
1878	75,000.00	12,710.00	12,710.00
1879	82,000.00	12,710.00	12,710.00
1880	89,000.00	12,710.00	12,710.00
1881	96,000.00	12,710.00	12,710.00
1882	103,000.00	12,710.00	12,710.00
1883	110,000.00	12,710.00	12,710.00
1884	117,000.00	12,710.00	12,710.00
1885	124,000.00	12,710.00	12,710.00
1886	131,000.00	12,710.00	12,710.00
1887	138,000.00	12,710.00	12,710.00
1888	393,075.00	1,313,853.00	12,041,914.00

The Ontario's NEW BUSINESS for the past year of this its twentieth year is the largest in its history for the same period. No company doing business in Canada has equalled it in the age has had it, we do not care for any lower rate of expense. The extent of our business is shown by the policy books which are most complete in Canada and the profits given by the company are the highest. We have not during the past fifteen years been excluded from any company doing business in the Dominion. Our business policy is to pay out with strictness and to pay out at a low rate of interest. Life Insurance is a great policy. It is the only insurance which is not a mere speculation.

E. M. SIPPRELL, Local Mgr., St. John, N. B.

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CONSERVATORY OF MUSIC. Theory of Music, Singing, Piano forte playing, Organ, Violin, Viola, Cello, Double Bass, with 1/2 Staff. Attendance during 1888-89, 204.

FINE ARTS. Engraving, Etching, Drawing, Painting.

Principal, MISS HEAVLY, Local Manager.

Principal, MISS JENNIE MCGARRY.

Autumn Term Began 10th September, 1889.

Every effort is made to make the life of the college healthful and broadly educational. All orders for stationery, books, calendars, and for other articles, will be promptly answered.

RY ROBERT LAING, Halifax, N. S.

**SCARCE LINES.**

This Week brings Repeats of Scarce Lines, IN SEVERAL CASES AT LESS THAN FORMER PRICES.

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- COMPOUND WINCLEYS
- CHECK DRESS MATERIALS
- TOP SHIRTS
- SHIRTS AND DRAWERS
- BED COMFORTABLES
- GREY BLANKETS
- WHITE BLANKETS
- ULSTER CLOTHS

**DANIEL & BOYD.**

**INTERCOLONIAL RAILWAY.**

1889-1890.

WINTER ARRANGEMENT.

(ON and after Monday, 18th November, 1889, the trains of this Railway will run daily (Sunday excepted) as follows:

Trains will Leave St. John.	
Day Express for Halifax and Camp	7.30
Express for St. John	11.10
Express for Halifax and Camp	14.30
Express for St. John	16.20
Express for Sussex	16.35

A Pullman car runs each way daily on Express Trains leaving Halifax at 7.15 o'clock and St. John at 11 o'clock. Passengers from St. John to Halifax and Montreal leave St. John at 10.15 o'clock. Sleeping Car at Montreal.

The train leaving St. John for Montreal, on Saturday at 10.30 will run to destination on Sunday.

Trains will Arrive at St. John.	
Express from Sussex	8.30
Express from Montreal and Quebec	11.10
Express from Halifax	14.30
Day Express from Halifax and Camp	19.25
Express from Halifax, Pictou and Mill	23.30

The trains of the INTERCOLONIAL RAILWAY to and from Montreal are lighted by electricity and heated by steam from the locomotive. All Trains are run by Eastern Standard Time.

D. POTTINGER,  
Chief Superintendent.  
Railway Office,  
Moncton, N. B., 15th Nov., 1889.



**ESSAY COMPETITION.**

BY order of the Right Honourable James A. BURNHAM, the DIPLOMA OF THE ROYAL SOCIETY FOR THE PREVENTION OF CRUELTY TO ANIMALS, is hereby presented to the public in the hands of the Ladies' Auxiliary Committee of the New Brunswick S. P. C. A., who have founded the "Essay Competition" in the month of May, 1889. The subject of the Essay is "Dependence of Man Upon the Lower Animals." Essays not to exceed 1000 words, to be sent to the Secretary of the S. P. C. A., 112 Walnut Street, Philadelphia, Pa., before the last day of June, 1889. Address Miss H. L. Pringle, Secretary of the Ladies' Auxiliary of S. P. C. A., 112 Walnut Street, Boston, St. John, N. B. FRANCES MURRAY, President.

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