

**GROSS SURPLUS, DEC. 31, 1894.**

<b>EQUITABLE</b> .....\$37,481,068
Mutual..... 22,728,670
New York..... 21,574,761
Atna..... 6,253,919

Figures for the Canadian companies are stated on their own standards, which are on a less rigid basis than that of the Equitable.

Canada.....(Est) 2,424,995
Confederation..... 461,673
Sun..... 463,774

**RATIO OF ASSETS TO LIABILITIES, DEC. 31, 1894.**

<b>EQUITABLE</b> ..... 26.40 p.c.
Mutual..... 18.53 p.c.
New York..... 18.53 p.c.
Atna..... 19.55 p.c.

Figures for the Canadian companies are stated on their own standards, which are on a less rigid basis than that of the Equitable.

Canada.....(Est) 118.40 p.c.
Confederation..... 108.99 p.c.
Sun..... 111.17 p.c.

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**ASSURANCE IN FORCE, DEC. 31, 1894.**

<b>EQUITABLE</b> .....\$918,556,733
Mutual..... 854,716,761
New York..... 813,394,100
Atna..... 135,907,786

Canada..... 66,807,397
Confederation..... 25,455,342
Sun..... 92,262,739

**INCOME SAVED FOR INVESTMENT IN 1894.**

<b>EQUITABLE</b> .....\$16,248,243
Mutual..... 14,877,638
New York..... 12,543,884
Atna..... 1,639,880

Canada..... 1,255,206
Confederation..... 352,420
Sun..... 628,218

**INCREASE IN ASSETS IN 10 YEARS, 1885-'94.**

<b>EQUITABLE</b> .....\$127,178,189
Mutual..... 100,154,323
New York..... 103,551,792
Atna..... 12,319,441

Canada..... 3,790,691
Confederation..... 3,463,376
Sun..... 3,779,522

**SURPLUS EARNED IN 1894.**

<b>EQUITABLE</b> .....\$8,181,068
Mutual..... 4,010,801
New York..... 5,309,639
Atna..... 1,355,978

Figures for the Canadian companies are stated on their own standards, which are on a less rigid basis than that of the Equitable.

Canada.....(Est) 708,388
Confederation..... 64,545
Sun..... 125,084

**INCREASE IN PREMIUM INCOME IN 10 YEARS, 1885-'94.**

<b>EQUITABLE</b> .....\$24,007,601
Mutual..... 22,728,670
New York..... 21,453,023
Atna..... 1,454,024

Canada..... 860,221
Confederation..... 467,897
Sun..... 957,527

**INCREASE IN INTEREST INCOME IN 10 YEARS, 1885-'94.**

<b>EQUITABLE</b> .....\$4,658,645
Mutual..... 3,833,796
New York..... 4,176,260
Atna..... 824,589

Canada..... 867,569
Confederation..... 123,681
Sun..... 156,453

**INCREASE IN TOTAL INCOME IN 10 YEARS, 1885-'94.**

<b>EQUITABLE</b> .....\$28,666,246
Mutual..... 26,611,211
New York..... 25,660,662
Atna..... 3,005,972

Canada..... 1,237,716
Confederation..... 580,222
Sun..... 1,112,885

**INCREASE IN PAYMENTS TO POLICY-HOLDERS IN 10 YEARS, 1885-'94.**

<b>EQUITABLE</b> .....\$12,278,566
Mutual..... 7,166,195
New York..... 8,336,043
Atna..... 1,142,908

Canada..... 612,613
Confederation..... 382,206
Sun..... 577,602

**INCREASE IN SURPLUS IN 10 YEARS, 1885-'94.**

<b>EQUITABLE</b> .....\$27,017,995
Mutual..... 16,652,664
New York..... 14,833,704
Atna..... 1,690,683

Figures for the Canadian companies are stated on their own standards, which are on a less rigid basis than that of the Equitable.

Canada.....(Est) 1,119,564
Confederation..... 232,538
Sun..... 853,297

**CASH DIVIDENDS PAID IN 1894.**

<b>EQUITABLE</b> .....\$2,199,736
Mutual..... 1,308,245
New York..... 1,681,755
Atna..... 806,859

Canada..... 195,665
Confederation..... 67,942
Sun..... 22,306

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## THE BEST OF ALL IN ALL THINGS AT ALL TIMES.

There are many GOOD life insurance companies, but among them all there must be one BEST. THE BEST is THE EQUITABLE. If you wish to know why, send for: 1, the report of the Superintendent of Insurance for the State of New York on the examination of The Equitable; 2, for actual results of maturing policies; 3, for statement of death claims paid in 1894. Then you will know the three great reasons of The Equitable's supremacy: 1st, its financial stability; 2nd, its great profits and advantages to living policy-holders; 3rd, the promptness of its payments and liberality of its settlements.

**THE EQUITABLE LIFE ASSURANCE SOCIETY**  
OF THE UNITED STATES.

JAG. W. ALEXANDER, Vice-President. H. B. HYDE, President.

**GEORGE BROUGHALL, General Manager,**  
Corner King and Yonge, TORONTO.

**ASSETS, \$185,044,310. SURPLUS, \$37,481,060.**

**CIVIC INSURANCE SCHEME.**  
**A BLANKET FRANCHISE ASKED BY PRIVATE CONTRACTORS.**

Proposal to insure All Buildings in the City at 30 Per Cent. of the Assessed Value at 1894 Rates—Contractors to Take 37 1/2 Per Cent. of the Premiums Paid.

The following proposal as to municipal insurance for Toronto was submitted to the Mayor yesterday. The complete proposal is as follows:

We have received instructions to make an offer to take charge of the business of insuring the buildings in the city of Toronto under the municipal insurance scheme, in which so much interest has been taken by the council the past year. Our clients are willing to assume all the risks, all the buildings in the city to be insured with them. The offer is one which we think will be to the benefit of the city to accept. The city will not run any risk in connection with this business while at the same time it will receive a share of the profits which will enable it to take up the business on its own account at a future date if it sees fit to do so, and at the same time a large saving will be made to the citizens at large.

The terms upon which our clients offer to take charge of the business are as follows:

- To invest \$250,000 in Toronto debentures, to deposit same with city and maintain the deposit at that amount.
- The rates of premium of insurance not to exceed those now in force in the city of Toronto on the 31st December, 1894.
- The allowance for expenses and charge for shareholders to be 27 1/2 per cent. of the total premiums.
- All profits from the business to be invested in Toronto debentures and deposited with the city of Toronto until the same amounts to \$250,000.
- As soon as the debentures deposited with the city amounts to \$500,000 (including the \$250,000 deposit above mentioned) 6 per cent. of the profits for the year to be set aside as an additional fund, and as soon as the debenture amounts to \$1,000,000 a further 5 per cent. to be allowed until the \$250,000 is reached, provided that if losses take place in any year exceeding the amount of premiums available for payment of losses, the percentage for additional fund above mentioned shall be suspended until the deposit again reaches the amounts above specified, and so on from time to time.
- The amount of insurance to be 80 per cent. of the assessed value of the respective buildings insured, provided, however, that if the contractors are of opinion that the assessed value of any building or buildings is excessive, then upon notifying the party assessed through the postoffice a proportion at risk can be reduced to a proper proportion of the value.
- Stocks, furniture and other contents of buildings, if insured by contractors, are not to be charged higher rates than the respective buildings in which the same are situated.
- The agreement to continue for twenty years and to be renewed for periods of five years from time to time, with the right to the city at the end of the twenty years or of any five-year period on one year's notice to terminate the contract and take over the deposit being paid over to the contractors at the end of the year's notice, proper guarantees being given for payment of the losses of any then unpaid. The extra or additional fund above mentioned allowed out of the profits as set out in paragraph (e) to be retained by the city as a reserve for insurance if the business be taken up by the city. If not taken up, fund can be used for general city purposes.

(1) The city to hold all premiums and out of the same to pay quarterly the amount of losses paid by contractors during the quarter then ended, and one-fourth of the 27 1/2 per cent. above allowed for charges and expenses.

(2) The contractors are to receive the interest upon the first \$250,000 deposited by them, all interest accruing on subsequent reserves to be from time to time added to the principal until the sum of \$2,500,000 above mentioned is reached, after such period all interest and profits to be taken by the contractors, less the percentage to be allowed to the city under paragraph (e). The interest on such additional fund to be added to same.

We would be glad to explain, if possible, any points which may not seem clear to you. Hoping that some satisfactory arrangement may be arrived at. We have the honor to be, Sir, your obedient servants,  
(Sgd.) ROAF, CURRY, GUNTHER & GREEN.

**ICE FROM ASHBRIDGE'S BAY.**

Board of Health Will Issue Permits to Cut for Cooling Purposes.

The Local Board of Health met yesterday and passed Dr. Sheard's report published in yesterday's World. Dr. Sheard announced that permits would be given for cutting ice in Ashbridge's bay for cooling purposes. The water is in better condition in that district since measures were taken to exclude all Don water from Ashbridge's Bay.

Among the accounts passed was one from Prof. Shuttworth of \$373 for analyzing city water.

The appointments of Miss Rosa Scoville as women's factory inspector and Mr. Wilson as sanitary inspector were confirmed.

It was decided to advertise for tenders for next year's supplies in the maintenance of the hospital, to be opened on Dec. 1.

**Sir John Schultz Prospecting.**

Sir John Schultz is on a visit to Edmonton, Alberta, presumably in search of health; but an item in the South Edmonton News just received would indicate that the ex-Governor would not be unwilling to accept the new constituency of Alberta in the House of Commons. The article in question winds up as follows:

"And we trust that one who has done so much for Manitoba and the whole Northwest may find here the healthfulness he seeks. To do this implies his residence in the district; then it may have the desired effect, as we stated in our last issue. For his health alone he should become an Albertan. Then, should he become an Albertan, as he has been a Manitoban, we may yet persuade him to give his talents and his eloquence to our service at Ottawa and we assure him that the longer he lives with us the more he will be convinced that we have a country with resources which make it second to none in the empire, and worthy of the best efforts in its behalf by a man as distinguished as even Sir John Schultz."

**At the Interim Sessions.**

Before Judge McDougall at the Interim Sessions yesterday Edward Lester elected to be tried by a jury on a charge of housebreaking. The Crown consented to bail in two sureties of \$250 each.

John McCann, 635 Brook-avenue, was charged with having stolen a plow from William Deacock, Fairbank, last April. He was acquitted.

**Rome Again Shaken.**

Rome, Nov. 6.—This city was again visited by an earthquake at 3.30 o'clock this morning, though the shock was not by any means as severe as that of last Friday morning. No damage of any material character was done.

**WARD SIX ASSESSMENTS OUT.**

The Court of Revision Makes Substantial Reductions.

The Court of Revision did a considerable amount of cutting in Ward 6. Lieut.-Col. G. T. Denton had filed a large number of appeals and his land in Dovercourt-road was reduced from \$2300 to \$1700 per acre. His Havelock-street land was reduced from \$10 to \$8 on the east side and from \$12 to \$10 on the west side. His College-street property near Dovercourt-road was assessed at \$40 and \$34 and reduced to \$30. His whole assessment was cut about \$6000. North Parkdale properties in the vicinity of Gladstone-avenue, College and Dufferin-streets were assessed at an average of about \$30 and a general reduction of 10 per cent. was made.

Mr. John Mallon's property in Dundas-street was assessed at the rate of \$700 per acre and was reduced to \$600. Another plot on the same thoroughfare assessed at \$35 per foot was reduced by \$10.

Property in Sheridan-avenue was reduced from \$18 to \$16 per foot and a proportionate amount was reduced on a number of properties in that district.

**Removal of the Macdonald Monument Suggested.**

The improvements going on south of the Parliament buildings, Queen's Park, are assuming a pleasant appearance and it is to be regretted that many of the old trees are dying and have to be cut out.

I cannot imagine for one moment why they are being cut out. The roadway leading to the park north of College-avenue and putting down a wooden curbing, which is only fit for a back street. The Engineering Department of the civic service should be more alive to the beauties of our streets and public parks and to take every advantage of the lay out of the land to make the best of everything.

The property owners, east and west, north of College-street leading to the park, should join and have the boulevards uniformly sodded, graded down to the road and planted with suitable trees.

The improvement of Queen's Park brings up another question which is very ticklish to deal with, namely, Sir John Macdonald's monument.

It is generally understood now that the location was not the most desirable and best. It is not in the most prominent place, and the monument in its present position does not show to advantage. Looking northward from College-avenue at the monument it is dwarfed by the big red buildings north of it which form a background of dark and sombre appearance and spoil the perspective view of the monument, besides destroying the entrance to the most beautiful buildings in Toronto.

It would be very nice if the prominent members of the Monument Committee, E. F. Clarke, Frank Turner, W. H. Beatty, John Hoshin, Q.C., could see their way clear to have the monument removed to a more suitable place, where it could be seen to better advantage. I am sure that the public would willingly subscribe the necessary funds, and the writer of this letter who was a subscriber to the monument, would subscribe again for so laudable an object.

It was a mistake to put the monument in its present position, and now is the time to have the mistake made right while the improvements are going on in the park.

**AN ORIGINAL SUBSCRIBER.**

Unequaled—Mr. Thomas Brunt, Trembling, Ont., writes: "I have to thank you for recommending Dr. Thomas' Electric Oil for bleeding piles. I was troubled with them for nearly 15 years, and tried almost everything I could hear or think of. Some of them would give me temporary relief, but none would effect a cure. I have now been free from the distressing complaint for nearly 18 months. I hope you will continue to recommend it."

**"VARSITY CIGAR."**

**To Smokers:**

Are you aware that the "VARSITY" CIGAR is the HIGHEST PRICE LINE, and made of the FINEST GRADE OF TOBACCO ever placed on the market at 5 CENTS EACH? Do not let the dealer impose on you by saying he has just as good; this is done for additional profit. ALL UP-TO-DATE TOBACCONISTS PUSH THEM. THE VARSITY CIGAR INCREASES THEIR TRADE.

**FOR CASH COAL AND WOOD and Present Delivery.**

Grate..... \$5.25	Best Hardwood, cut and split..... \$5.50 per cord
Stove, Nut, Egg..... 5.85	No. 3 Wood, long..... 4.00
No. 2 Nut or Egg..... 4.00	No. 3 Wood, cut and split..... 4.50
Best Hardwood, long..... \$5 per cord	Slabs, long, good and dry..... 3.50

Head Office, Corner Bathurst-st. and Farley-ave. TELEPHONE 6989. 429 Queen-st. west, 216 Branch Office.

**WM. MCGILL & CO.**

**NERVOUS DEBILITY.**

Exhausting vital drains (the effects of early follies) thoroughly cured; Kidney and Bladder affections, Unnatural Discharges, Syphilis, Pains, Loss of Fertility, Marasmus, Varicose, Old Glands and all diseases of the Genito-Urinary Organs a specialty. It makes no difference who has failed to cure you. Call or write. Consultation free. Medicines sent to any address. Hours, 9 a.m. to 3 p.m.; Sundays 3 to 9 p.m. Dr. Beave, 228 Jarvis-st., west side, fifth house north of Wilton-ave., Toronto.

**EDUCATIONAL PREPARATORY SCHOOL FOR BOYS.**

A private boarding school especially intended to prepare very young boys for larger schools. Pupils received any time during term. For particular address MR. SPARHAM SHELDRAKE, Lakeside, Ont.

**BEST QUALITY**

**COAL** No. 2 \$4.00 EGG \$5.25  
Nut. STOVE NUT.

**WOOD** Lowest Prices.

**ROGERS COAL.**  
THE VERY BEST.  
HEAD OFFICE 20 KING ST. WEST TORONTO

**ELIAS ROGERS & CO'Y.**

**Hard Coal**  
5.25 PER TON.

**P. BURNS & CO.,** 38 King St. E.

**COAL WOOD**

.....AND

**GRATE**  
**EGG**  
**STOVE** \$5.25  
**NUT** PER TON  
**NO. 2 NUT** \$4.00.

**OFFICES:**  
6 King-street East; 190 Yonge-street; 300 Wellington-street; 367 College-street; 177 Queen-street West; Bathurst and Dupont streets; Toronto Junction.

**DOCKS:**  
Esplanade-street, Foot of Church-street.

**Conger Coal Co., LIMITED.**

