

CONFEDERATION Life Association.

THE FOLLOWING PROFIT results

In this Association will be of interest to intending insurers:

Policy No. 618, issued in 1872, at age 30 for \$1,000 on the All-life plan. Annual premium \$20.80.

At the Quinquennial Division on the close of 1876, the holder elected to take his profits by way of TEMPORARY REDUCTION OF PREMIUM, and has had the benefit of the same.

This Policy-holder will, at the ensuing Quinquennial Division, after the close of the present year (1881), have a TEMPORARY REDUCTION for the ensuing five years \$978, equal to 46.1 per cent. of the annual premium.

The cash profits for the five years are \$42.83, equal to 41 per cent. of the premiums paid during that period.

The cash profits if used as a PERMANENT REDUCTION would reduce all future premiums by \$9.65, equal to 19.08 per cent. of the annual premium.

The above unsurpassed results are the profits for the SECOND FIVE YEARS of the policy.

The next Quinquennial Division takes place as early as possible after close 1881.

President.
Hon. Sir W. P. HOWLAND, C.B. K.C.M.G.

J. K. MACDONALD,
Managing Director.

THE NORTH AMERICAN LIFE ASSURANCE CO.

Guarantee Fund, . . . \$100,000
Deposited with Dom. Govt. . . \$50,000

Hon. ALEX. MACKENZIE, M.P., President.
Hon. ALEX. MORRIS, M.P., Vice-President.
J. L. BLAIR, Esq.

In thanking you for the promptness with which you have paid the amount of your policy, No. 3888, on the life of my late husband, I feel it is only due to you and the insuring public, that the liberal treatment you extend to claimants, as proved in my case, should be made known. A little over one year ago my husband insured his life in your Company. I advised you this afternoon of his death, which occurred early this morning, and I was pleased to find that you paid the amount of the policy in full on my call at your office, and furnishing you with satisfactory evidence of his decease.

JANE ELIZABETH FRANKLIN.

—THE— FEDERAL LIFE ASSURANCE COMPANY.

Head Office, - Hamilton.

Capital Subscribed . . . \$700,000
Deposited with Dominion Government . . . 51,100

President—D. B. CHISHOLM Esq., Hamilton.
Vice-Presidents—JAMES H. BEATTY, Esq.,
ROBERT BARBER, Esq.,
SHEPPARD HOMANS, Esq., Consulting Actuary.

Before insuring elsewhere examine the liberal plans and benefits offered by this Company.

POLICES ARE NON-FORFEITABLE after three full years premiums have been paid.

EXAMPLE—Age 35—After the Policy has been kept in force three years, on the ordinary life plan, it will be continued in full for two (2) years and 296 days longer, without further payment of premiums.

DAVID DEXTER,
Managing Director.



Civil Service Examinations.

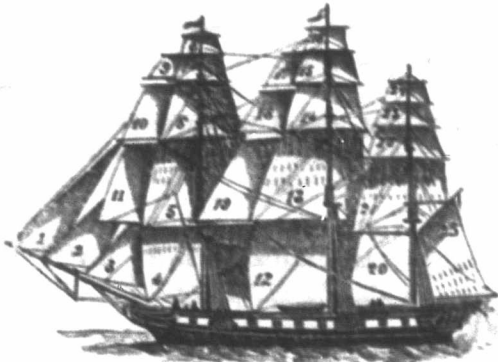
THE Civil Service Examinations in Toronto, will be held on the 7th prox. and following days in the MEDICAL COUNCIL HALL, Bay Street, instead of Temperance Hall, as previously advertised.

P. LESUEUR,
Secretary.

Ottawa, 31st October, 1882.

WEBSTER'S UNABRIDGED.

Latest Edition has 118,000 Words. (3,000 more than any other English Dictionary.) Four Pages Colored Plates, 3,000 Engravings, (nearly three times the number in any other Dictionary,) also contains a Biographical Dictionary, giving brief important facts concerning 9,700 noted people.



See Webster's Unabridged, page 1164, giving the name of each sail, showing the value of

DEFINING BY ILLUSTRATIONS.

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State Sup't Schools in 36 States and, 50 College Presidents, recommend it.

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"Dr Webster's great work is the best Dictionary of the Language."—*London Morning Chronicle*

1883.

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Per Year:

HARPER'S MAGAZINE	\$4 00
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ESTABLISHED 1856.

All Kinds of Church and Domestic Glass

JOS. MCCAUSLAND,

76 King Street West, Toronto

A Beautiful Head of Hair. There is nothing more pleasing in the external appearance of women or men than a beautiful head of hair, and it is possible for every person to possess it by using the long and well-known Cingalese Hair Restorer. Sold at fifty cents per bottle by all druggists.

Dr. W. Armstrong, Toronto, writes: I have been using Northrop & Lyman's Emulsion of Cod Liver Oil and Hypophosphites of Lime and Soda for Chronic Bronchitis with the best results. I believe it is the best Emulsion in the market. Having tested the different kinds, I unhesitatingly give it the preference for my consumptive patients, or for Throat and Lung affections.

1883.

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An Illustrated Weekly—16 Pages.

Suited to boys and Girls of from Six to Sixteen years of age.

Vol. IV. commences Nov 7, 1882.

The *Young People* has been from the first successful beyond anticipation.—*N. Y. Evening Post*. It has a distinct purpose, to which it steadily adheres—that, namely, of supplanting the vicious papers for the young with a paper more attractive, as well as more wholesome.—*Boston Journal*.

For neatness elegance of engraving, and contents generally, it is unsurpassed by any publication of the kind yet brought to our notice. *Pittsburgh Gazette*.

—TERMS—

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SINGLE NUMBERS, Four Cents each. Specimen copy sent on receipt of Three Cents. The Volumes of *Harper's Young People* for 1881 and 1882, handsomely bound in illuminated cloth, will be sent by mail, postage prepaid, on receipt of \$3.00 each. Cover for *Young People* for 1882, 25 cents; postage 13 cents additional.

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Send 3 ct. stamp for two gorgeous book markers printed on a Model Press, and a 40 page book with cuts of all the styles and full particulars. Remember we have complete printing outfits, press and all, for \$5 and upwards. Address J. W. DAUGHERDAY & Co., Inventors and Manufacturers, 121 Chestnut Street, Philadelphia, Pa.

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SUBJECTS:—Camping Out. Round the Camp Fire. A Little Excursion. Summer Time. After the Trout. Where the Trout lie thick. The death of the Buck. Autumn. Running the Rapids. The Beaver Dam. Moonlight. Making a Portage. The Nut Cracker. Canadian Woods—Summer Time. After the Black Bass. After the Deer. Niagara. Summer Time. Our Holidays in the Back Woods. Our Curling Party. After the Salmon. On the Restigouche.

Having secured the best Canadian and European talent for the production of our Cards, we think our success will equal if not surpass that of last year.

CLOUGHIER BROS.,

Booksellers and Stationers,

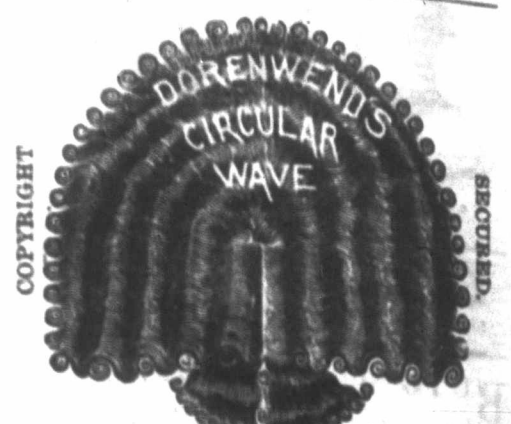
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THOUSANDS of references from persons cured. No pay until cured. Dr. J. STEPHENS, Lebanon, Ohio.

Proclaim it far and wide that Dr. Van Buren's Kidney Cure not only immediately relieves all kidney diseases, but what is more important to the unfortunate sufferer, will ultimately cure him effectually.

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The latest styles of London and New York Hats on hand.

Inventor and Patentee of the Improved Fur Glove and Gauntlet.

Ladies' Misses' and Gents' Fine Furs a Specialty.

Seal, Persian Lamb, Astrachan and Fur lined Garments made to order—a perfect fit guaranteed.

Furs, dyed, re-lined, cleaned and altered to the most fashionable styles.

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It is awfully
unwise to
agonize under
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arising from
Dyspepsia,
Indigestion,
Disordered
Stomach and
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ZOPESA (from Brazil) cures Dyspepsia and Biliousness. A single dose relieves; a sample bottle convinces; a 75 cent bottle cures.

It acts directly upon the Stomach, Liver, and Kidneys. Cleansing, Correcting, Regulating, Zopesa gives energy and vim to the Brain, Nerve, and Muscle, simply by working wonders upon the Digestion, and giving activity to the Liver.

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