## minnem  <br> The <br> Toronto

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THE TORONTO WORLD：SATURDAT MORNING NOVEMBER 2， 1889.


 varying in magnitude in pro－
portion to the foresight，pluck
and financial reseurece and financial resources of the
operators．
When the history of Toron to＇s progress durlug the pre－
sent decade is written the
names of many whom it wonld now be fuvldions to mention
will appear as havilig，by the Juilclous investment of fow hundreds at the ripht
time and in the proper time and in the proper
locally，become moderately weallihy，while those operators Who Invested thousands in．
stead of hundreds became mil Honaires．
Nor is thin Ways that space forblds men
toning these operators no
only beneflited themselves but only benellted themselves bu thus are entiled to be ack rors． The eynifed may sneer a the latter statement．Well， der mentin the elty to－day that The moderately well－to－do pes． they then sueered others wiser in their geaeration grasped
opportunities as they ofrered and to－day have their reward
We now have mueh pleasure in providing the＂stick－in－the mads＂with aioilher opportun
ity for giving facial expresslon to thoir cyuleal inclinations， viz，when we say that Toron－
to＇s growth and proaperity it only in its very inception． There Is Just as much money and suburban property that money will be made，BU Probably no estate arm the city huve such fracilities first－elass opportunlifes for in in every instance the ellents Do you wast central perty？We can give you an perty？we can g．
immense selection． immense selection．
Do jou want suburban pro－

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 perty？We are now surveying
ten acres south or Eglinton

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& \text { and close to Yongestreet, } \\
& \text { which we will shorily place } \\
& \text { on the market at } \mathrm{tr}
\end{aligned}
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DECIDED BARAANS．
DECIDED BARCAINS．

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\begin{aligned}
& \text { Which we will shorily place } \\
& \text { on the market at prices that } \\
& \text { will soon net purchasers } 100
\end{aligned}
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& \text { will soon net purchasers } 100 \\
& \text { per cent. advance. Not much }
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& \text { per cent. advance. Not much } \\
& \text { money will be necessary to be }
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& \text { paid down and exceptionally } \\
& \text { easy terms. Remember it is }
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& \text { easy terms. Remember it is } \\
& \text { the Firss purchasers that get }
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& \text { the cream, though the skim } \\
& \text { milk is often good. }
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\begin{aligned}
& \text { milk is often good. } \\
& \text { Do you want a residence? } \\
& \text { If so " we are the people." }
\end{aligned}
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& \text { aire's mansion we can all the }
\end{aligned}
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\begin{aligned}
& \text { aire's mansion we can fill the } \\
& \text { bill and make the terms to suit } \\
& \text { every time. }
\end{aligned}
$$ every time．

The faet is． The fact is ifyou have money
Iyhng talo or oully drawter small interest and you would Whe larger returns，there is no better way than to invest
in Toronto property，and there，is mo better mealum
than by operatiug thirough I．Bossimico．

## J．B．Bonstead \＆ 00 ． <br> 12．Adelade－street east

ABGERESI －DENCE on Jar． vissitreet，No， 487 The ot is 104 fee frontage by 285 feet deep，facing Maitland－street， The house has 16 rooms，with all modern convent． ences；brick stable and sheds in thorough good re pair．Price \＄25 000．Terms reason able．Apply BLCIE \＆RICE， 16 King－st．East

PUBLIC HaLLS and lodge rooms． Large buitding 40 x 80， 4 stories，on one of the priac par srees reaing of Yonge south of Queen－street $\$ 6000$ per annum and can be in－ creased．The price is $\$ 36,000$ ，and terms can be ar－ ranged．Agood in－ vestment for any one．Apply
CLGIE \＆RICE 16 King East．

[^0]12 Adelaidest．East

THGIVIGUNALEX．RANKIIN\＆CO．
OFFERTHE FOLLOWING AELECTED LIST OF Albany－avenue， 150 feet， Bathurstistreet， 150 feet，comer lots Beatty．avenue， 100 ft．，a bargain：
Bridgman－avenue， 66 ， Bridgmanavenue， 86 feet．
Bloorstreet， 250 feet， 50 feet， $100 ~$ Oowan corner lots． College－street， 200 feet． Deiaworre－avenue， 300 feet Euclid－avenve， 60 feet．
Gowan－avenut． Gowan－avenue，（Chester）， 500 feet，
Kendal－wvenue， 200 feet． Zowther－avenue， 100 feet Madison－avenue， 10 foet，feet（this will b Millicent－street，several lots．
Spadina－avenue， 200 feet．
Walmer－road，corner， 100 feet，chean
BUSINESS PROPERTIES．
1300～\％
1740 Tonness $\$ 6 \times \$ 7$ 500 resureark．\＄8

 Webb Bstata，Ste Mair Ave，and Spadina－mad

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 Tyo large btocks of lots tn the Amnex

 706 QUEMN－STREET EAST． Telephone 2098． E．hacrae manager


Professional Mell，clerks，shlesmeli Aatisnis，attelitiol tted moronto has reached the point when many of tits poople of lim．
 aroeach year being driven farther and farthothar puan form theilify fiacoe

 runiigg from them are to be found villagee，siburbs and yiliawi
 NEW YORK．has scores of places too numerous to mention along
the Hudson and on Staten Island， water are chosen．The charm of the waty sites contiguous to water are chosen．The charm of the water is felt by .90 out o
every 100 people，consequently while inland suburbs languish these
beautiful villages grow in importance．Toronto＇s expertence will not be different．The shores of Lake Ontario，east and west，will in time
be lined with beautiful villages and villa residences．In thie respect MIMICO OFFERS UNEQUALLEDATTRAOTIONS： Easy of Access by Rail or Steamer；Oheap Fares ；Rapid Transit，Comparo the
comfort of a commodious rallway carriage taking yor to your destination in 20 mili－

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K파R \＆K工园工S표증 C King－stiener east．rehephonit 85 ．





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THE TORONTO WORLD: SATURDAY MORNING NOVAMBEE $\overline{2}$, 1889

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THE AGTUAL COST BEING DETERMINED BY THE AGTUAL DEATH RATE?

Was the Percentage of Deaths of Adults groator in this on in any other counwer is No. The Parcentage of MCOK tality has Diminished by Reason of Sanitary Improvements, \&o.
The Aotual Death riato in all Civilized Countrias, among Adrits, Maile and Femalo, A varagos about 44 Deaths par 1000 Innabitants, which moans that $\$ 14$ is the cost to Insure ton One Yoar evvery Man and Woman
Civilizec Country for $\$ 1000$.
Ira yearly paymen of 54 per 8500 I nisurace would have ryorided slooo ap death foro erery A Ault per sivillect comunties, for the past hitw died veins, wily ifit incessary for tio LEvEL phairiun lige Nsurive cempaies io coilect mon the average mole Tian ThieE TMEs this aniount each and and accept orry healthy lives?
Recorid of Gities and Countries.
The Total Cost for Death Losses Can Easily be Deternined by Reference to the Mortality Tables Is. ed Offlially by the Departments of Vital Statistics, and other Sources.
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## mortaitiv in large ciles

THE FOLLOWING DEATH RATE IS BASED UPON ONE THUUSAND OF POPULATION.

 and child in. of hese thirty.eight ciovs ind ahd it is prove from the best official statisties that at least torty per cent.
 Jear fornienth losses
ihese limmonse citles. $\qquad$ 211014
ccoridng to the official tables of the tenth censss of the


The past experience of these level premium Life In surance Companies, covering a period of nearly half a century, shows that there has been no
necessity for their collecting from their mem
bers, each and ev ry year, more than thre
This fact is proven from death claim.
Ihis fact is proven from their OWh
sworn reports to the New York Ine wuran row whince Department, a record of ing in 1859, the date when the insurance department was established, their percentage of deaths prior thereto being no greater than after 1859

These level premium Life Insurance Companies have already col lect d from their members a sum in excess of their death claims a small portion of which has been returned in the shape of endowment
NEARLY ONE HUNDRED MILLUNS OF DOLLARS HAVE BEEN LOST By the theit anid corruption of the matajement and fallure of the Level Premium Life In-


READ TIE NECORD OF THESE LEVEL PREMIUM LIFE INSURANCE W. TE colipanies.

Study the COST or Hef In wrance as shown by TuIS RECORD, and then NSIRE IN THE


 RFCORD OF THF OLD SYSTFM COMPANTIS. The Future Cost of Life Insurance can onily be determined by the past record nearly HALF A CENTURY.


All the LRVEL PREMIUM COYPANIRS doing business in the STATR OP NRT YURK and reporting to the Insurance Department of that Stater


Total income recelved since 1858 ,
Total Death Claims (pand or unpaid) since 1858 .
4rn



10.81 Average Excess on Income Per Year over Deatit Losses on eací\$1000 of 39.18



 Total Amount of Insurance in Force, December 31, 1888 . . . 2,761,57\%,128,00 Toral amount lost by Lapse, Defeetion, Death, Maturity and Fallure at $\$ 6,812,464,541.00$
of Companies Percentage of such Losses to Total Amount of Insurance written
 To the New Yoris Departument
Crohappears from the Annal Report or the oher Hoglitrat of

 WRITE FOR FULL PABTICULARS.

A SUCCESSFUL CORPORATION. SOCIATION, Home Offce, Potter Building, 38 Park Row, New York, continues to furnish Life ed by the old system companies. It has already paid to the widows and orphans of deceased members more It has already saved to its living members, by
Incing the rates of Life Insurang reducing the rates of Life Insurance; sand saving Inceeds Twenty Million Dition to reducing the rates to less than onehalf the amount charged by the Old System Companies, its cash surplus accumulations equal a dividend of more than thirty per cent upon
the total mortuary premiums paid by members of five years' standing.
Which 30 per cent dividend is payable at the
expiration of fifteen years from date of memexpiration or dash Surplus Reserve Fmergeney
bership. has a dash Fund exceeding two million two hundred thous-
and dollars, with aesets exceeding three million dollars.
It has more than ffity:flve thousand members; more than fifty five thousand homes are provided for through its policies of insurance, It has more
than one hundred and seventy-five million dollars of ingurance in force. Ireland, Scotland, France, Belgium and Sweden.
The Mutual Reserve Fund Life Association advances money to the widows and orphans within twenty-four It is the greatest financial suecess ever known in the history of Life Insuranee.
O D Bald wict Potier Buiding. 38 Eark Rowf Now York Henry J Reinmund Vice-President. Treasurer, late nent of Insurance, state of Ohio. Samiul A Robinson, II D, Chairman Finance Com Charles R Bissell, Chairman Direetors' Death Claim F T Braman, Secretary,

Now York Trustee Reserve The American Loan and Trust Company of New York
Trustee Surplus Emergercy Fwind REGORD UNDER THE NEN SISTEM. Mutual Reserve Fund Inife Associatrion - of Xow Youlc


STARTLING THE RETAIL CLOTHING TRADE! THE WONDERFUL CHEAP MAN年

## BANKRUPT STOCK

 fine reant-mand clotinne! Cone hundred and ten large casee in aill amounting to \$56,000, at 50c, on the Dollar. The stock embraces nothing but the finest goods, not a poor overcoat or suitamong them We could not put one-half the goods in our present store, 128 King-street East. consequeently we are compelled to open another store at 152 King-st. East, among them. We could not put one-half the goods in our present store. 128 King-street East consequently we are compelled to open another store at 152 King-st. East,
corner of Jarvis-street. This statement has the ring of genuine truth in it. If you doubt it call at our two stores, 128 and 152 King-street East, and see for yourself.
So much for what we got. Now for what we are going to do. ON SATURDAY, NOVEMBER 2ND, AT 8 D'HLOMK A. M., Our, doors will swing open at both stores, when the GREAT SALE will Men's extra first quality of West of England Tweed Suits, beautitully trimmed, valued at $\$ 20$ wholesale, our price $\$ 12$. Men's first quality of Scotch Tweed Suits,
valued at $\$ 18$ wholesale, our sale wrice $\$ 110$. Men's fine Worsted Surits, valued at $\$ 18$ wholesale, our sale price $\$ 110$, Men's superior All-Wool Suits valued at $\$ 12$
wholesale, our sale price $\$ 7.50$. We wish to call special attention to


 - BUT NO ENUMERATION OF PRIGES ON PAPER WILL GIVE AN IDEA OF THE BARGANS. YOU MUST SEE THE GOODS IN ORDER TO APPRECIATE THEM.
 SALE OPENS SATURDAY. Stick a pin in the date and the place.
THE WONDERFUL CHEAP MAN, ${ }^{128}$ ANO 152 KIIM-STREET EAST.

## \$10,000 STOCK OF FURNITURE

## IMANUFACTURERS' PRICES,

## CONSISTINGG OF

Kitchen and Dining-room Chairs, Lounges, Couches, Parlor Sets, Bed-room Sets, WOven Wire Spring Mattresses, Mized Mattresses; Sideboards, Extension Tables, Centre Tables, eto., etc. The best chance to secure anything in the Furniture line ever
offered in the city. Call efarly and inspect the Goods.
The People's Funiture Marerooms, 161 YONGE-ST., EAST SIDE.
 CNTARIO COAL CO'Y. |A HOMEGOMPANY LEHIGH VALLEY COAL.









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## A. OEEANOE INT

 OVERCOATSOver 400 Overcoats at the British
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Bought at 5Јc. on the nolar,
They are selling at original Cost, sav $\gamma_{1}$ ing many dollars to the people
of Toronto. NoW IS THHE TIME BEFORE THEY ARE ALL GONE British Arms Clothing Store, ma rosest, Comene of samentreat ALEX. BURNETT.
Confederation $\mathscr{L}$ ife ORGANILED 187, EEAD OPFICE, TORONT REMEMBER, AFTER THREE YEARS, POLTCTMS ARFINCONTHSTABLT free from all resticiotions as to resioeices travel osoccupation. Patd-up Polley \& Cash Surrender Value Guaranteed in Each Polley.




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BEST QUALITY COAL AND WOOD. LowEST PRICES

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 Stinin Broade, SILKS \& MANTLES nummonne All Next Week
 CS5 00 now selumg at MCKEOWN \&CO.'S

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 MAHOCANY FOLDINA BARATELLE TABLES;
 FULL $81 Z E$ ENHLISH BILLIARD TABLES; THE ONLY MANUFACTURERS IN OANADA

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A CANADIAN INSTITUTION,
which has made the greatest progress of ahy Home Company
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A handsome and well constructed heater at a very oderate, price. See it. Can be had of all dealers mang Gurney himes.
THE E. \& C.GURNEY CO.,LTD. $\frac{\text { Toronto. Hamilton, Montreal. Winnipeg. }}{W \text { WSOM TO-DAY }}$ - SPECIAL - DRIVE IN EXTRA HEAVT-WEIGHT CANADIAN III- FFool Slirts and Draverss

SAMSON, KENNEDY \& CO.,
 THE CANADA SUGAR BRTINEG COMPANY,



WINDOW SHADES.
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## 95 AND 97 YONGE.STREET.

 PIP SMP AN FANG PIRMMRTNew Designs in Fancy Music Cabinets, Fancy Rockers, and Bamboo Furniture




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    land of 350 ceet of sale at a barrain ons Springhurst，alsso
    300 feet on Oiven． street，also on ive new very，choice solid briek hinuses to be
    gold in block or in
    dive sid in biock or in：
    dividally．For falil
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    Telephone 1305 ，

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