WM. H. BELL. WM. H. GALLAGHAN.

WM. H. BELL & CO.

Designers and Manufa turers of

Fine Interior Wood Decorations.

HARDWOOD MANTELS,

Overmantels, Grates & Tiles

A SPECIALTY.

Bank, Office, Saloon & Shop Fixtures.

WM. H. BELL & CO.

56 to 64 Pearl St.,

TORONTO.

THE

RATHBUN COMPANY

DESERONTO,

PRIVATE BANKERS.

MANUFACTURERS OF

Freight Cars, Lumber, Shingles

Every Description of House Building Goods, (Stair Work a Specialty).

CEDAR OIL, for removing scales and sediment from steam boilers. CHARCOAL, IRON LIQUOR, ACETATE OF LIME, RAILWAY TIES, POSTS, FANCY FENCINGS, and TELEGRAPH POLES.

THE NAPANEE HYDRAULIC CEMENT CO.

s manufacturing an article of Hydraulic Cement that can be depended upon for construction of culverts, cisterns, bridges, dams, cellars, pavements, &c.

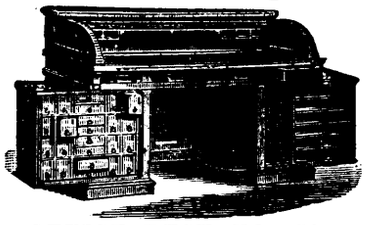
THE RATHBUN CO'Y, - - Deseronto, Ont.

W. STAHLSCHMIDT & CO.

PRESTON, - - - ONTARIO,

MANUFACTURERS OF

Office School, Church & Lodge Furniture



OFFICE DESK NO. 51.

TORONTO REPRESENTATIVE:

GEO. F. BOSTWICK, 56 King St. West.

PROTECTION

FROM FIRE BY

AUTOMATIC SPRINKLERS.

MILLS and WAREHOUSES equipped with this system of Fire Extinguishing apparatus by

Robt. Mitchell & Co.,

MONTREAL BRASS WORKS.

MONTREAL.

Write for Estimates.

NOTICE.

The undersigned having purchased the property plant and chattels of the Bennet Furnishing Co, will continue the business under the same style and under the management of Mr. R. W. Bennet.

EDWARD THOMSON.

Dated London, September 26th, 1887.

Solid Progress & Good Results.

Persons insuring their lives should investigate the financial standing of a company, the same as they would a bank in which they intended to invest—not by the volume of business passing in and out, but by its financial record and interest-paying results.

No company in the U. S. has made as regular and solid dividend-paying progress, and increased its ANNUAL CASH DIVIDENDS to policy-holders for so many years past, without a retrograde step, as the

ÆTNA LIFE INSURANCE COMPANY,

of Hartford. Head Office for Canada, 9 Toronto Street, Toronto, (Corner of Court Street.)

We invite attention to the following unequalled showing of increases in all four items of (1). Cash Dividends. (2). Assets to each $100 of Liabilities. (3). Assets to each $1,000 of Insurance; and (4). Gross Accumulated Funds:

YEAR Ending Jan. 1st.	PROFITS Paid on Policy No. 55,599.	ASSETS Per $100 of Liabilities.	ASSETS Per $1,000 of Insurance.	GROSS Accumulated Funds.
1878	**$11.32**	$115.88	**$307**	$24,141,125
1879	**12.74**	116.66	**321**	25,120,804
1880	**13.72**	118.10	**331**	25,636,195
1881	**14.75**	118.92	**333**	26,403,440
1882	**15.85**	119.32	**336**	27,055,884
1883	**16.95**	120.18	**339**	28,102,886
1884	**18.14**	120.30	**341**	29,080,555
1885	**19.38**	120.70	**345**	29,771,230
1886	**20.69**	120.42	**347**	30,562,261
1887	**22.07**	120.37	**353**	31,545,930

Some companies retain profits for five years before declaring them, and then their agents some times compare such accumulated profits against the **ÆTNA'S** Annual Cash Dividends, without explaining that most of those who die or drop out of such companies during the five years, receive no dividend. The **ÆTNA** divides annually, and pays down in cash, or in reduction of next premium, not in scrip or bonus additions, or due-bills, to be lost if the policy lapses.

The way in which those insured in the **ÆTNA LIFE** get the benefit of its well-known successful financial management is brought out by the *St. Johnsbury* (Vt.) *Republican*, in the following statement. The four first columns relate to one life, and the last two are upon another life—that of ex-Governor Bross, of Chicago. The figures show the actual cash dividends in even dollars, upon $20,000 of Life Insurance (during the years mentioned) in the **ÆTNA LIFE**, and in four of the **largest and best mutual companies:—**

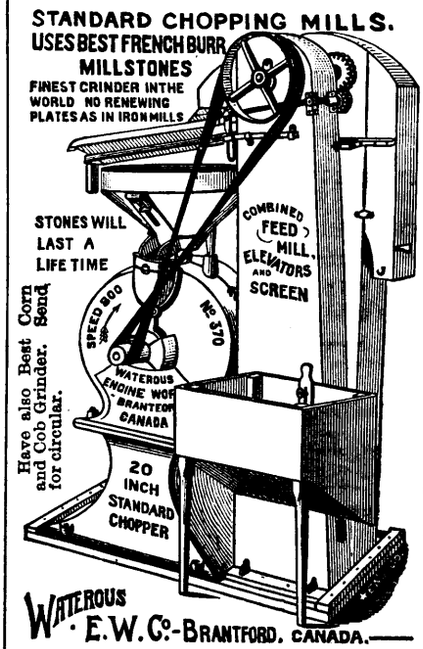
Year Paid.	Ætna Life.	Three Other Leading Co's.			Ætna Life.	Another Co'y.
1878	**$264**	$205	$233	$191	**$254**	$312
1879	**283**	210	169	204	**259**	250
1880	**287**	215	173	233	**264**	264
1881	**292**	165	177	265	**268**	97
1882	**297**	169	180	237	**273**	99
1883	**302**	173	184	244	**278**	100
1884	**307**	177	188	307	**282**	101
1885	**312**	181	127	199	**287**	137
1886	**317**	154	150	214	**281**	139
1887	**321**	155	132	138	**296**	142
	$2,982	$1804	$1693	$2232	**$2,752**	$1650

Average of the Ætna Life's footings, upon the $20,000, same age and plan - $2,876
Average of the Other Four Companies " " " - - 1,845
Better Results from the Ætna's Management on similar policy, during ten years 1,022

Information as to the name and residence of the party holding the first four policies, and particulars of the plans of insurance recommended by this Company, will be cheerfully given to intending insurers by addressing

W. H. ORR & SONS, Managers.

Toronto, October 27th, 1887.



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DUNNING BOILER,

Made of iron and steel boiler plates, with self feeding coal magazine, or as a surface burner,

BEST BOILER FOR

Economical Low Pressure Steam Heating

OVER 13,000 IN USE.

So simple any domestic can run it. **Agents Wanted,** and correspondence invited from architects, builders, etc.

Engines, Boilers, and Saw Mill Machinery, Shingle Machines, Planers, Choppers and Ewart Link Belting for Conveying and Elevating.

SEND FOR CIRCULAR.

WATEROUS ENGINE WORKS CO.

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THE "SIMONDS" SAWS.

AT GREATLY REDUCED PRICES.

All our Goods are manufactured by the "Simonds process. Our CIRCULAR SAWS are unequalled. We manufacture the Genuine HANLAN, LANCE TOOTH, DIAMOND, NEW IMPROVED CHAMPION, and all other kinds of CROSS-CUT SAWS. Our Hand Saws are the best in the market, and as cheap as the cheapest. Ask your Hardware Dealer for the St. Catharines make of Saws.

The Largest Saw Works in the Dominion.