

WM. H. BELL.

WM. H. GALLAGHAN.

WM. H. BELL & CO.

Designers and Manufacturers 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.

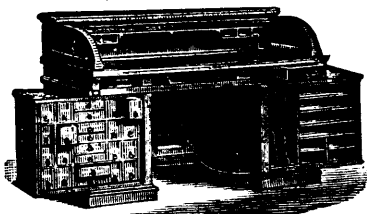
MANUFACTURERS OF

Freight Cars, Lumber, ShinglesEvery 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.**Manufacturing an article of Hydraulic Cement
that can be depended upon for construction of cul-
verts, 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 sometimes 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 Briggs, 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	\$254	\$312
1879	283	210	259	250
1880	287	215	264	264
1881	292	165	268	97
1882	297	169	273	99
1883	302	173	278	100
1884	307	177	282	101
1885	312	181	287	137
1886	317	154	281	139
1887	321	155	296	142
	\$2,982	\$1804	\$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.

STANDARD CHOPPING MILLS.

USES BEST FRENCH BURR

MILLSTONES

FINEST CRINDER IN THE

WORLD NO RENEWING

PLATES IN IRON MILLS

STONES WILL

LAST A

LIFE TIME

Have also Best Corn

and Cob Grinder. Send

for circular.

WATEROUS

ENGINE WORKS

BRANTFORD

CANADA

20

INCH

STANDARD

CHOPPER

WATEROUS

E. W. CO. - BRANTFORD, CANADA.

WATEROUS ENGINE WORKS CO.

BRANTFORD,

CANADA.

ST. CATHARINES SAW WORKS

R. H. SMITH & CO.,

ST. CATHARINES, ONTARIO,

Sole Manufacturers in Canada of

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.

ST. CATHARINES SAW WORKS

R. H. SMITH & CO.,

ST. CATHARINES, ONTARIO,

Sole Manufacturers in Canada of

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.

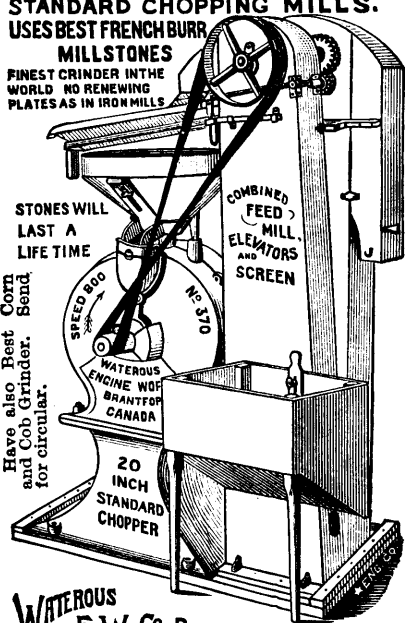
The Largest Saw Works in the Dominion.

Warm House Guaranteed Day & Night!

BY USING THE

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

E. W. CO. - BRANTFORD, CANADA.

WATEROUS ENGINE WORKS CO.

BRANTFORD,

CANADA.

ST. CATHARINES SAW WORKS

R. H. SMITH & CO.,

ST. CATHARINES, ONTARIO,

Sole Manufacturers in Canada of

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.

ST. CATHARINES SAW WORKS

R. H. SMITH & CO.,

ST. CATHARINES, ONTARIO,

Sole Manufacturers in Canada of

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.