HEADQUARTERS

—FOR—

J. & J. Coleman's Mustard.
Crosse & Blackwell's Pickles.
J. & G. Cox's Gelatine.
Durham Corn Flour.
Scotch Jams and Jellies.
Marmalade.
Curry Powder, Capers.
Rowntree's Rock Cocoa.
Epps Cocoa.
Soups, Chutney's.
Petit Pois—all qualities.
Mushrooms.
Pate de foi Gras.
Johnson's Fluid Beef, &c., &c.

WM. JOHNSON & Co.,
77 ST. JAMES STREET,
MONTREAL.

ESTABLISHED 1856.

Telephone Communications between all Offices.

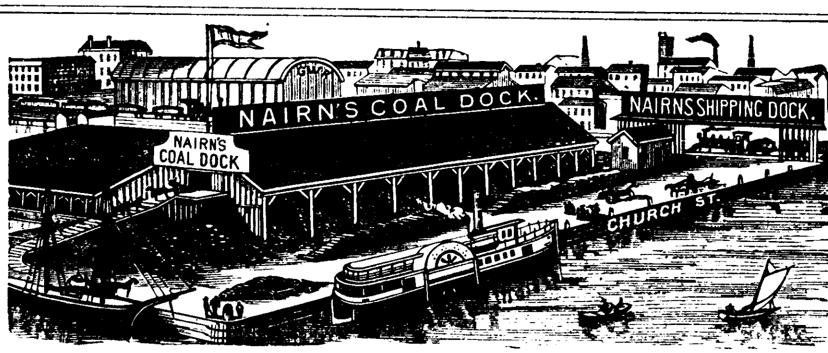
P. BURNS,

Wholesale and Retail Dealer

IN

COAL & WOOD.

Orders left at offices, cor. FRONT & BATHURST STS., YONGE ST. WHARF, & 81 KING ST. EAST, will receive prompt attention.



A. & S. NAIRN,

—SHIPPERS OF—

Anthracite and Bituminous Coals.

Direct shipments made from the Mines to all points by Rail without transfer.

Nairn's Coal and Shipping Docks at foot of Church Street.

OFFICE—30 Adelaide Street, next the Post Office, TORONTO.

DIAMONDS WILL CUT,

—AND THE—

IMPROVED DIAMOND AND THE HANLAN

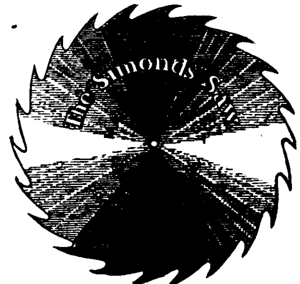
Cross-Cut Saws will cut faster and stay in order longer than any other Saw in the world. They are manufactured only by

R. H. SMITH & CO., St. Catharines,

And Sold by the Hardware Trade everywhere.

Take no other. We also make the Lance Tooth, Lightning, Improved Champion, Eclipse, in short, all kinds and patterns, including the New Improved Champion.

"ST. CATHARINES SAW WORKS."



NET ASSETS, JAN. 1, 1879
$23,761,342.

ÆTNA LIFE

INT'RST RECEIVED, 1879
$1,856,710.

RATE PER CENT., 7.81

That the above is a most satisfactory and profitable rate of interest will be conceded by all. But the careful attention paid to this, as to every other department, by the Directors of the **ÆTNA LIFE INSURANCE COMPANY**, will be more apparent when viewed in the light of the following figures, found in the latest published reports of 3 American, 3 British, and 3 Canadian Life Insurance Companies:—

NAME.	ASSETS.	INTEREST.	RATE.
Equitable, New York	$34,195,368	$1,950,680	5.70
Union Mutual	6,874,249	344,591	5.01
New York Life	35,630,557	2,021,887	5.67
London and Lancashire	851,720	87,325	4.38
Reliance, of London	2,379 410	109,720	4 61
Standard, of Edinburgh	25,939,635	1,120,255	4.31
Canada Life	3,070,988	199,504	6.49
Sun Mutual, Montreal	319,178	21,774	6.82
Mutual, Hamilton	88,068	4,684	5.26
Average	$12,149,797	$644,436	5.85
ÆTNA LIFE,	$23,761,342	$1,856,710	7.81
5 85 per cent. upon $23,761,342 is only		$1,271,131	

Upwards of **$585,000** was therefore realized in 1879 by the ÆTNA'S management from its **$23,761,342** over and above the average of the nine Companies. This is a point of great importance to persons desiring to insure their lives on the "WITH PROFITS" plan. ☞All the profits in the **ÆTNA'S** Mutual Department belong to the Policyholders.

Receiving, as above shewn, a more profitable rate of interest on its funds, and also transacting its large business at a great saving in general expenses, compared with others, this Company is able to offer the public more favorable rates, as may be seen from the following examples. The three endowment columns show the premiums at 40 years of age:

$1000,

NAMES OF COMPANIES.	*Endowments, with Profits, at Death, or the end of* 10 Y'RS.	15 Y'RS.	20 Y'RS.	*Death only, without Profits.* AGE 30.	AGE 40.	AGE 60
Canada Life	$110.40	$68.80	$50 30	$18.20	$25.90	$64.30
Citizens', Montreal	103.70	69.60	53.40	19.20	26.20	63.60
Confederation	104.65	68.70	50.05	19.08	26 04	62.76
Mutual, Hamilton	104.50	68.70	50.00	....	....	....
Sun, of Montreal	106 90	69 40	51.70	16.90	24.60	63.90
Equitable of New York	106.90	69.49	51.78	....	....	....
Union Mutual	106.90	69.49	51.78	....	....	....
London & Lancashire	106.85	69.92	51.56	18.39	25.05	63.58
Star	....	70.[illegible]4	52.60	22.92	30.49	67.91
Standard	....	....	51.97	20.87	28.15	65.96
Average Premium	106.35	69.41	51.50	19.51	26.63	64.58
ÆTNA LIFE	97.43	64.46	48.77	17.20	24.37	61.98
ANNUAL DIFFERENCE	8.92	4.95	2.73	2.31	2.26	2.60

Besides this important difference in the rates (which is of itself a large dividend—"a bird in the hand") the **ÆTNA** makes a liberal cash dividend every year in reduction of the above profit rates, making in most cases a very much larger difference than here shewn.

WM. H. ORR, Manager.

THE ROYAL CANADIAN

Fire & Marine Insurance Co'y.

160 ST. JAMES ST., MONTREAL.

This Company having withdrawn its business from the United States, presents the following Financial Statement and solicits the patronage of those seeking unquestionable security and honorable treatment.

Cash Capital, Jan. 1, 1880	$300,000 00
Reserve for Re-Insurance	76,320 27
Net Surplus Jan. 1, 1880	56,784 74
Total Cash Assets Jan. 1, 1880	$433,105 01
Reserve Capital	800,000 00
Security for Policyholders	**$1,233,105 61**

ANDREW ROBERTSON, Esq., Pres. JAMES DAVISON, Manager Fire Dept.
G. H. McHENRY, Inspector Fire Dept. HENRY STEWART, Mgr. Marine Dept.

CONFEDERATION

LIFE ASSOCIATION

Incorporated by Special Act of the Dominion Parliament.

Guarantee Capital, $500,000. Government Deposit, $86,300.
Capital and Assets, 31st Dec., 1879, $906,337.

HEAD OFFICE, TORONTO, ONT.

President: Sir W. P. HOWLAND, C.B., K.C.M.G.
Vice-Presidents: Hon. WM. McMASTER. WM. ELLIOT, Esq.

Directors:

Hon. JAS. MACDONALD, M.P., Halifax.	J. HERBERT MASON, Esq.
Hon. T. N. GIBBS,	JAMES YOUNG, Esq., M.P.P.
ROBERT WILKES, Esq.	F. A. BALL, Esq.
Hon. ISAAC BURPEE, M.P.	M. P. RYAN, Esq., M.P.
W. H. BEATTY, Esq.	S. NORDHEIMER, Esq.
EDWARD HOOPER, Esq.	W. H. GIBBS, Esq.
	A. McLEAN HOWARD, Esq

Actuary: C. CARPMAEL, M.A., F.R.A.S., late Fellow of St. John's College, Cambridge.

Managing Director: J. K. MACDONALD.