

**INSURE YOUR LIFE**  
WITH THE  
**UNION MUTUAL**  
Life Insurance Company.

**Organized 1848—26 Years Experience.**  
**PURELY MUTUAL.**

NO UNNECESSARY RESTRICTIONS. UNEQUALLED LIBER-  
RALITY.

**ASSETS—TEN MILLION DOLLARS.**

DIRECTOR'S OFFICE:

153 TREMONT STREET, BOSTON.

IT IS STRONG. IT IS LIBERAL.  
IT IS PROMPT. IT IS SAFE.  
IT IS ECONOMICAL. IT IS RELIABLE.

Being purely Mutual, and having no stock, it is managed by the members for their own benefit. It furnishes Insurance at the least possible Cost. Every dollar of the excess over losses and expenses

IS APPORTIONED AMONG THE POLICY-  
HOLDERS.

These Dividends are made payable at the end of the second year, and annually thereafter; and may be applied to the Reduction of Premiums.

IT MAKES ALL  
POLICIES NON-FORFEITABLE.

The percentage of expenses and death losses are not only lower than the average of all other Companies, but less than those of any company of equal age.

It issues all kinds of Policies at Low Rates of Premiums; grants its members the largest liberty consistent with prudence and safety, and promptly adjusts and pays its losses.

It insures only First-class Lives.

Its Interest Receipts more than Pay Losses.

Its Premiums are Low, and may be paid Annually, Semi-Annually, or Quarterly.

Its Solvency is Beyond Question.

**J.H. McNAIRN,**

General Agent for the Provinces of Ontario and Manitoba.

Temple Chambers, Toronto-St., Toronto.

**FOUND.**

THE way to secure a FREE seat at the Kellogg Opera. Buy a \$5.00 Opera Glass for \$2.50, at

**COOLICAN & Co's**

Auction Rooms,

15 Adelaide Street East.

**FOR SALE.**

TWO Sets Single Harness, made of the best imported English leather, very neatly finished and completely new, may be seen at 20 Adelaide St., East.

**JAS. JOHNSTON,**

Box 2662, Toronto.

**ATTENTION!**  
**PHOTOGRAPHS**  
AND  
**STEREOSCOPIC**  
VIEWS.

Any one wishing to exhibit the beauties of Toronto and the wonders of Niagara, to their absent friends, will do well to call and examine our collection of Stereoscopic views.

A choice selection of Cabinet and Carte de Visite Photographs of

Neilson,  
Rousby,  
Scott Siddons,  
Kellogg,  
Lucca,  
Patti,  
Barnes,  
Toole,  
Booth,

And other celebrities of the stage always on view. Photographs not on hand can be ordered from our agents in New York.

**A. S. IRVING & Co.,**

Corner Toronto and Adelaide Streets,  
**TORONTO.**

**S**AMO & JOHNSTON,  
WHOLESALE  
CABINET MAKERS  
AND  
UPHOLSTERERS.

WAREHOUSES, - 187 and 189 YONGE STREET.  
FACTORY, - - - - - YORKVILLE.

Our facilities enable us to supply the Trade and the Public generally with

DRAWING ROOM,  
DINING ROOM,  
BED ROOM AND  
LIBRARY FURNITURE

In the latest English and American styles, at prices that defy competition.

Masonic,  
Oddfellow,  
Orange,  
Forester,

And other Society Lodge room Furniture, carved in accordance with the most approved designs, and unsurpassed for elegance, utility and economy.  
The fullest satisfaction guaranteed in all cases. Give us a call.

REMEMBER THE ADDRESS:

187 AND 189 YONGE ST., UNDER ALBERT  
HALL.

**USE THE**  
**DIAMOND YEAST**  
CAKE.

**HAND-IN-HAND,**  
MUTUAL  
**FIRE INSURANCE**

COMPANY.

**Financial Statement for the Year ending Dec. 31, 1874.**

REVENUE.

Cash Premiums and Interest ..... \$25,486 13  
DISBURSEMENTS.

Claims under Policies paid..... \$8,348 95  
Claim Appropriation for Losses resisted and waiting proof..... 750 00  
Agents, Commission, Salaries, Directors Fees, Office Rent, &c..... 6,192 73  
Scrip Appropriation to Policy-holders of 1874, on deposit in Royal Canadian Bank, being forty per cent.... 10,194 45  
\$25,486 13

W. H. HOWLAND, *President.*  
HUGH SCOTT, *Manager & Sec'y.*

Audited and found correct.  
ERNEST G. PULFORD, } Auditors.  
GEO. J. MAULSON, }

Risks accepted on all Descriptions of Insurable Property. Rates fixed with regard to the Laws of Average. All the Profits divided among Policy-holders annually.

Head Office:

**Ontario Hall, Church Street, Toronto.**  
**SCOTT & WALMSLEY,**  
**General Agents.**

Corner Jarvis & Adelaide Sts.,  
TORONTO, ONT.

**JOHN D. NASMITH,**

*Manufacturer of*

BREAD, ROLLS, BUNS, CAKES, &c., &c.,

A superior article of Bread delivered daily throughout the city.

TO THE TRADE ONLY

FOR LATEST PATTERNS IN  
ALL KINDS OF REAL AND IMITATION  
**HAIR GOODS,**

At Lowest Wholesale Prices.

APPLY TO THE

NEW DOMINION CHIGNON FACTORY,  
96 Yonge Street, Toronto,  
FRANCIS J. BORMUTH, *Proprietor.*

**BROWN BROS.,**

WHOLESALE & MANUFACTURING

**'S TATIONERS,**

No. 66 & 68 King St., East,

TORONTO.