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Ladies' Seal Skin Jackets, Muffs,
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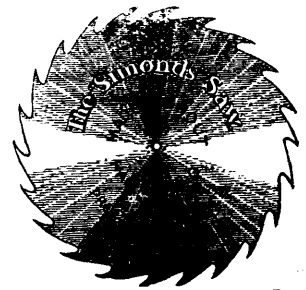
Cor. King & Church Streets, Toronto.

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—AND THE—

IMPROVED DIAMOND AND THE HANLANCross-Cut Saws will cut faster and stay in order longer than any
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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."****HOW TO SAVE MONEY**AND AT THE SAME TIME HAVE YOUR LIFE INSURED
ALMOST OR QUITE WITHOUT COST.

FORT EDWARD, N. Y., MARCH 29, 1880.

To whom it may concern:

THE **ETNA LIFE INSURANCE CO.**, (Thomas Murray, Albany, Agent), has this day paid me \$5,111.50 due on Endowment Policy taken of this Company in March, 1870. I find on reckoning my annual payments, I have received 4½ per cent. interest on all the money I have paid, besides being insured for the decade in the full sum of \$5,000. In comparison with other average investments—on the supposition that they should net 6 per cent.,—I have been insured for 1½ per cent. on annual premiums of about \$410, and am more than satisfied.

[Rev.] JOSEPH KING.

From the above it will be seen that there is no cheaper or more convenient method of Insurance than combining your Savings Bank deposits with Life Insurance, in the form of an **ETNA ENDOWMENT POLICY**.

If, for instance, you are getting only about Four per cent. on your monthly Bank Balance, or Deposit, then by putting the same money into an **ETNA ENDOWMENT POLICY**, Rev. Mr. King's experience, (and it is the same with all of similar age) shows that your Life Insurance may be had absolutely **FREE OF COST**!

Deposits received in sums of from **\$10 to \$1000** per annum, repayable with interest in 10, 15, 20 or 25 years from date of Policy, if the full Insurance be not called for by previous death.

For Rate Tables and other information, address the undersigned, at the Office of **THE ETNA LIFE INSURANCE COMPANY**, 104 Adelaide St. East, TORONTO.

WILLIAM H. ORR, Manager.

The \$111.50 was the 10th Cash Dividend—9 were paid previously.

THE STANDARD
Fire Insurance Comp'y*Head Office—Hamilton.***GOVERNMENT DEPOSIT, \$25,000.**

This Company has the largest Government Deposit of any purely Provincial Company.

It confines its business exclusively to this Province, and limits its Liability on any First-Class Risk to \$3,000.

PRESIDENT.**D. B. CHISHOLM, Esq.,** Barrister, late Mayor of Hamilton, and Ex M.P. for Hamilton.**SECRETARY-TREASURER****H. THEO. CRAWFORD.****WILLIAM CAMPBELL,** General Agent Toronto District

Hamilton, March 1, 1878