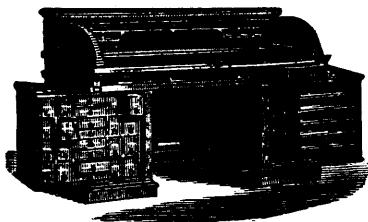


**W. STAHLSCHMIDT & CO.**

PRESTON, - - - ONTARIO,

MANUFACTURERS OF

Office School, Church &amp; Lodge Furniture



OFFICE DESK NO. 51.

TORONTO REPRESENTATIVE:

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See our Exhibit in the Annex at the Industrial Exhibition.

**J. R. WALKER,**

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IMPORTER AND DEALER IN

Cotton &amp; Woollen Rags, Paper Stock

AND SCRAP METALS.

Cash buyers of Peddlers' Rags, Tailors' Clippings, Old Rubber, &amp;c.

TORONTO BRANCH: Toronto Mill Stock & Metal Co., Esplanade St., Toronto.

OTTAWA BRANCH: Alexander Dackus, 257 Cumberland St., Ottawa, Ont.

**ST. LAWRENCE CANALS****NOTICE TO CONTRACTORS.**

Sealed tenders addressed to the undersigned and endorsed "Tender for the St. Lawrence Canal," will be received at this office until the arrival of the eastern and western mails on Tuesday, the 25th day of September next, for the construction of two locks, and the deepening and enlargement of the upper entrance of the Galops Canal, and for the deepening and enlargement of the summit level of the Cornwall Canal. The construction of a new lock at each of the three interior lock stations on the Cornwall canal, between the Town of Cornwall and Maple Grove; the deepening and widening the channel way of the canal; construction of bridges, &c.

A map of each of the localities together with plans and specifications of the respective works, can be seen on and after Tuesday, the 11th day of September, next, at this office for all the works, and for the respective works at the following mentioned places:—

For the works at Galops, at the Lock-keeper's house, Galops. For deepening the summit level of the Cornwall Canal, at Dickenson's Landing; and for the new locks, &c., at lock-stations Nos. 18, 19 and 20, at the Town of Cornwall. Printed forms of tender can be obtained for the respective works at the places mentioned.

In the case of firms there must be attached the actual signatures of the full name, the nature of the occupation and residence of each member of the same, and further, a Bank Deposit Receipt for the sum of \$6,000 must accompany the tender for the Galops Canal Works, and a Bank Deposit Receipt for the sum of \$2,000 for each section of the works on the summit level of the Cornwall Canal; and for each of the lock sections on the Cornwall Canal, a Bank Deposit Receipt for the sum of \$4,000.

The respective Deposit Receipts—cheques will not be accepted—must be endorsed over to the Minister of Railways and Canals, and will be forfeited if the party tendering declines entering into contract for the works at the rates and on the terms stated in the offer submitted. The deposit receipts thus sent in will be returned to the respective parties whose tenders are not accepted.

The Department does not, however, bind itself to accept the lowest or any tender.

By order,

A. P. BRADLEY,

Secretary

Department of Railways and Canals,  
Ottawa, 8th August, 1898.

**SEE**  
In operation at  
Toronto Fair, 1898 to  
21st Sept., our  
**PORTABLE SAW MILL,  
SHINGLE & LATH MACHINES,  
PLANER, MATCHER, & MOULDER,  
CHOPPING MILLS, GOVERNORS, SAWS,  
AND EWART LINK BELTING, AND OUR  
Champion Farm Traction Engine.**

**Saw  
Ottawa**

Also at Ottawa, 24th to 28th Sept., in operation  
**HEAVY STATIONARY ENGINE, DOUBLE EDGER, PLANER  
MATCHER AND MOULDER, SHINGLE AND LATH  
MACHINES, CHOPPING MILLS AND EWART  
LINK BELTING.**

**WATERLOO ENGINE WORKS CO.  
BRANTFORD,  
CANADA.**

**Cheaper than Society Insurance.**

For 21 years past the old **ÆTNA LIFE INSURANCE COMPANY**, in addition to its popular **ENDOWMENT INVESTMENT** Plans, has been giving Common Life Insurance at **ACTUAL COST**, upon its Copyrighted "**RENEWABLE TERM PLAN**."

Below will be found the Annual Premiums, followed by a Statement of the Results to the Survivors, during the past Ten Years. Compare the Net Cost, shown in Section 4, with the Assessments made upon persons of the same age who belong to the various Assessment Societies, whether of the business or fraternal varieties, and note the difference:

**FOR EACH \$1,000 OF INSURANCE.**

1				2				3				4			
Annual Premium, including Medical Fee, Admission Fee, & Annual Expense Charge, all in one sum.				Accumulated fund at end of 10th year to Cr. of each Policy, available to renew this, or pay for another Policy.				BALANCE, Divided into ten parts, showing Annual Total Cost.				Allow \$4.00 in place of the Annual Dues and Admission Fees usually collected, and the Net Cost, yearly, was:			
Age	\$	c.		Age	\$	c.		Age	\$	c.		Age	\$	c.	
16	11	09	35	17	36	16	35	21	35	78	86	16	7	57	35
20	11	09	36	18	00	20	35	21	36	83	30	20	7	57	36
21	11	37	37	18	68	21	37	40	37	87	80	21	7	63	37
22	11	66	38	19	41	22	39	50	38	92	30	22	7	70	38
23	11	97	39	20	19	23	41	60	39	95	85	23	7	80	39
24	12	29	40	21	02	24	43	70	40	101	36	24	7	90	40
25	12	64	41	21	91	25	45	86	41	105	99	25	8	05	41
26	13	00	42	22	86	26	48	60	42	110	45	26	8	15	42
27	13	38	43	23	88	27	51	35	43	115	05	27	8	25	43
28	13	79	44	24	97	28	54	15	44	119	70	28	8	38	44
29	14	21	45	25	14	29	57	00	45	124	30	29	8	50	45
30	14	67	46	27	39	30	59	85	46	129	00	30	8	70	46
31	15	14	47	28	71	31	63	12	47	133	75	31	8	80	47
32	15	65	48	30	10	32	67	40	48	138	55	32	8	90	48
33	16	19	49	31	59	33	71	20	49	143	35	33	9	07	49
34	16	75	50	33	17	34	75	00	50	148	20	34	9	25	50

**EXPLANATION OF TABLE.**

The rates shown in No. 1 remain fixed at the age of entry for Ten Years at least. If the Accumulated Fund (2) is sufficient, (as for 20 years past it has been), all Policies on these Rates will be RENEWED ANOTHER TEN YEARS, as the close of each ten years is reached, without increase of the ORIGINAL RATE. At the age of 70, or later, the party's entire Accumulated Fund may be drawn out in CASH, (or two-thirds at a younger age), as a Surrender value, or the Insurance may then be renewed for life.

No. 2 shows the Fund belonging to the age opposite it, available as Cash, without medical examination, toward taking an Endowment or other Policy of equal amount, or securing a renewal on the same plan, at the Original Rate, for Another Ten Years.

No. 3 shows the Balance, or Entire Annual Cost, the past ten years, expenses and all.

No. 4 shows the resulting Net Cost, or annual death assessment of the past ten years in the **ÆTNA** on this plan, after allowing \$4.00 off No. 3, as an equivalent of the \$9.00 or \$11.00 Admission Fee, and \$3.00 annual Expense Charge, found necessary in Assessment Societies.

For further information, apply to an agent of the Company, or to

**W. H. ORR & SONS, Managers, Toronto.****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.

