## Union Mutual Life ECONOMY

INSURANCE COMPANY.

Maine. portland,

FRED. E. RICHARDS, President. ARTHUR L. BATES, Vice-President. J. FRANK LANG, Secretary.

The Union Mutual Life Insurance Company has had a business experience of forty-four rets. Its policies are generally conceded to be the most liberal chara-ter. It is the ONLY company issuing policies under the Maine One-forfeiture Law. It has 26 millions of doliars of insurance in force upon its books. It has a Annusl income of One and a Quarter Million follars. It has already paid to its policy holders I millions of dollars.

### WALTER I. JOSEPH,

Manager, MONTREAL.

OFFICE-162 ST. JAMES STREET.

# Estublished 1870.

STABILITY

# Untario Mutual Life

ASSURANCE COMPANY.

The 20 Year SURVIVORSHIP DISTRIBUTION POLICY now offered embraces all the newest features and is the best form of Protection and Investment money can buy. It has no equal, Guaranteed values, attractive options and liberal conditions.

-SPECIAL FEATURES-

1. Cash and Pald-up Values guaranteed on each Policy.
2. All-lividends belong to and are paid to Policy-hold-ors only.
3. No testriction on travel, residence or occupation.
4. Death claims paid at once on completion of claim papers.

R. S. HODGINS, Manager for the Province of Quebec.

114 Board of Trade Building, Montreat,



ENAD OFFICE BUILDING, HONTREAL

#### THE-SUN LIFE ASSURANCE CO., OF CANADA,

Issues Policies on all Approved Forms.

UNCONDITIONAL POLICIES, LIBERAL PROFITS and

PROMPT SETTLEMENT OF CLAIMS.

R. MACAULAY,

PRESIDENT.

# STEAM & HOT WATER PACKINGS

Oils, Cotton Waste, Blocks, Can-uas, Cotton, and Rubber Hose, Covering for Steam Pipes and Boilers Done by Contract, Magnesia Covering, Asbestos Covering in Removeable and Plastic, Cotton and Leather Beltiny, Mill, Steamboat, Railway and Engineers' Supplies.

WM. SCLATER & CO. Ltd. WARRHOUSE.

42, 44, 46 FOUNDLING ST., MONTREAL.

ESTABLISHED 1720.

### THE LONDON ASSURANCE.

Total Funds, upwards of \$18,000,000.

FIRE RISKS ACCEPTED AT CURRENT RATES.

E. A. LILLY, Manager Canada Branch,

1762 Notre Dame Street, MONTREAL.

Ali Work Guaranteed.

Charges Moderate.

PROGRESS

## CARROLL BROS..

Practical Sanitarians.

## PLUMBERS, GAS and STEAM FITTERS

Heating by Hot Water a Specialty. TIN and SHEET IRON WORKERS. 781 Craig Street, Montreal.

Be'l Tolephone 1834.

Mer. Yelephone 22.

### PROVIDENT SAVINGS LIFE ASSUR-ANCE SOCIETY OF NEW YORK.

ESTABLISHED 1875.

CHARLES E. WILLARD, Prosident.

00

00

tor.

). 0.

AL

Liabilities, Actuaries, 4 p. c. Valuation ..... 960,930 53 826.251.32 Surplus, Actuaries' 4 p.c..... Policies issued in 1891 ..... \$22,114,528.00

Active Agents wanted in every City or County is the Pominion of Canada. Apply to R. H. MATSON, General Manager for Canada, 57 Yonge Stret, Toronta.

### ADAM KAAS.

MANUFACTURER OF

### HARNESS ORNAMENTS,

Rosettes, Letters and Monograms of Every Description.

No. 54 LAWRENCE STREET, Newark N. J.

All Orders Promptly Executed on the Lowest Terms.

# Your Buildings Need

Protection Against



The cheapest and most efficient method is that of using

#### FIRE RESISTING PAINT AND KALSOMINE

10 Years' Uso Has Demonstrated This. Drop us a line for full particulars,

The Jamieson Fire-Resisting Paint Co., william street. New York

### Star Power Hack Saw.

The "is" of tisce Saws for cutting metals has increased a troused date least in the last ten years, or "is", the star brakes were first introduced. Before that t my England furnished most that were used. We have a nearly slit that are made and know that the "induntion every 25 months.

Ab it "we years ago we began making a Power Frame for these Star olades, which has been a great success, the speed and pressure is so regulated that one 'I'de 'i' cut all day long, or say, ten times as much as -ien used in a hand frame. It will cut all mitals up to 41 inches, round or square, requiring no attention after the work is put in the vice.

PRICE, \$25.

We are the only Hendquarters for Star Hack, Butcher and Bracket Saws.

MILLERS FALLS CO., 93 READE ST. NEW YORK.

