

SAGO AND TAPIOCA

Extra Fine Qualities.

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.

THE MACKINNON PEN.



The Commercial Pen of the Age. Warranted for Three Years. Uses any Ink
and will Copy. Descriptive pamphlet on application.

C. W. YOUNG, General Agent for Canada.

BOX 500 STRATFORD.



SHURLY & DIETRICH,

Saw Manufacturers, Galt, Ont.,

Sole Makers of the Genuine Lance-Tooth, Cross-cut Saw.

None genuine without our Trade-Mark, "The Maple-Leaf."

Also sole Makers of the celebrated Silver-Steel Hand-Saws and Circular
Saws, (tempered by our secret chemical process.)

We do not hesitate to guarantee these saws superior to any other manu-
facture. We also make a full line of cast steel Saws of every description
which we guarantee equal to any in the market, and as low in price.

DIAMONDS WILL CUT,

—AND THE—

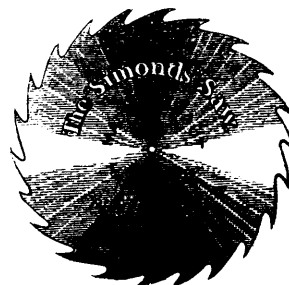
IMPROVED DIAMOND AND THE HANLAN

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."



FACTS, NOT ESTIMATES.

POLICY No. 71,982

Was issued to Mr. John Thom, of Toronto, on the Ten Year Endowment plan,
March 17th, 1870, for \$1,000, and paid to him March 17th, 1880. He did not
have to die to win, though the \$1,000 would have been **PROMPTLY PAID**
to his family, if he had died any time during the ten years. The annual pre-
mium was \$95.65, but the annual dividends reduced the payments to a
total of **ONLY \$834.10**. Not only therefore did Mr. Thom have his life
insured ten years **WITHOUT ACTUAL COST**, but for his \$834.10
he received a round **\$1,000—a POSITIVE gain of 20 PER CENT.**

POLICY No. 25,487,

An Endowment Policy for \$5,000 was issued in 1866, and paid to himself in
1880, on the Life of Henry L. Greene, of River Point, B.I. Term, 14 years.
Premium, \$429.30. But the annual dividends reduced the net deposits of
premium to \$3,865, showing free insurance for \$5,000, and \$1,135 to
the good, being a gain, as an investment, of **NEARLY 30 PER CENT.**,
after defraying the cost of fourteen years' insurance.

REV. MILTON WALDO,

Of Watkins, N.Y., purchased an AETNA 10 year Endowment Bond for \$2,000
in 1869, agreeing to pay for it by five annual instalments of \$397.10
each, or a total of 1,985 50
But his annual cash dividends reduced the net instalments or
deposits to 1,411 46
For which he received in 1879 the 2,000 00
Showing free insurance 10 years, and a clean profit of 588 51
Which is a gain of over Forty per cent. upon his money, besides the
Life Insurance.

Many young companies have at different times sought notoriety and
patronage, and got both for a time, by insuring at less rates, or promising or
paying larger dividends, *while they lasted*, than the

AETNA LIFE INSURANCE CO.,

but this company has celebrated its 80th Anniversary with Assets of \$35,-
\$36,193, while none of such wonderful companies are now mentioned in the
Official Reports in Canada or the States. Four recently disappeared from Cana-
da—the "Globe" and "Atlantic" of New York, the "Stadacona" of Quebec,
and the intensely mutual "Acadia Provident" of Halifax. Most of such com-
panies die of the same trouble as afflicted the frog—temporary inflation at the
expense of future vitality.

The AETNA furnishes SECURITY as well as Life Insurance, and returns
ALL THE PROFITS thereon to the members of its Mutual Department.
Reader, if you are now in good health (for none others can avail themselves
of this form of "investment and life insurance combined") make applica-
tion for a Policy without delay.

WESTERN CANADA BRANCH OFFICE:
Boustead's Block, Adelaide Street East, Toronto.
WILLIAM 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.....	76,820 97
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.
Hon. T. N. GIBBS,
Hon. ISAAC BURPEE, M.P.
W. H. BEATTY, Esq.
EDWARD HOOPER, Esq.

J. HERBERT MASON, Esq.
JAMES YOUNG, Esq., M.P.
F. A. BALL, Esq.
M. P. RYAN, Esq., M.P.
S. NORDHEIMER, 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.