

FISH.

EXTRA TABLE CODFISH, 100-lb. Cases.
 PRIME DRIED CODFISH, 100-lb Cases.
 BONELESS CODFISH, 5, 30 and 40-lb. Boxes
 SELECTED HADDOCK, 100 lb. Cases.
 EXTRA FINE SMOKED HALIBUT, 30-lb. Bxs.
 PRIME SPLIT HERRINGS, Barrels.
 MACKEREL, Half Barrels and Barrels.
 WHITE FISH, Lake Huron, Half Barrels.
 SALMON TROUT, Lake Huron, Half Barrels.
 PRIME SCALED HERRINGS, Medium Sized Fish.

FOR SALE BY

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 HAMILTON.

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(Late of Jones Bros. & McKenzie)
 A COMMISSIONER FOR TAKING AFFIDAVITS IN ENGLAND, is prepared to transact business there. Claims under wills, sales of debentures, and all business attended to. Address—BANK OF MONTREAL, 9 Birchin Lane, London, Eng.

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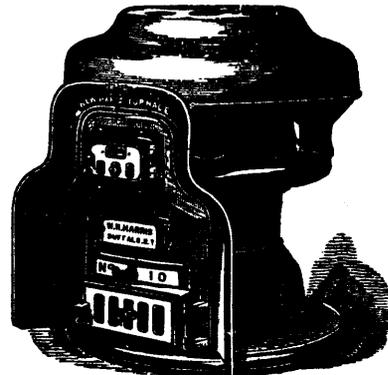
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GURNEY'S NEW HARRIS HOT AIR FURNACES FOR COAL AND WOOD.



STATIONARY AND PORTABLE,

Economical, Durable, and the most Powerful Heater made.

Warranted Free from Gas and Dust.
 A NUMBER OF SIZES.

FOR WARMING CHURCHES, DWELLINGS, SCHOOL-HOUSES, PUBLIC BUILDINGS, CONSERVATORIES, &c.

Manufactured by
E. & C. GURNEY & CO.,
 HAMILTON, ONT.

A SHORT CHAPTER ON EXPENSES.

Every business man can understand that companies which are compelled to expend \$15, \$20 or \$40 in working expenses, out of each \$100 received, cannot possibly have as much left to pay dividends with, as those which are so carefully and economically conducted as to expend less than \$8.00 per \$100 in expenses. What goes for expenses is gone for good, and with it, when excessive and long continued, history shows that the expensive company is sure to go to, though it may seem to prosper for a time.

It is most important, therefore, for agents and policyholders to connect themselves only with well-established companies, whose standing and knowledge enables them to procure business without excessive cost.

For public information we quote the following figures, found opposite each company named, in the Connecticut (for the ETNA) and Canadian Government reports—pages 160 and 19 and 20—just issued:—

Name of Company.	Total Income 1878.	Working Expenses per \$100 of Income.
ETNA LIFE	\$4,337,128	7.64
Canada Life	698,382	15.37
Confederation	170,877	26.99
Sun Mutual	117,685	89.34
Mutual Life	40,553	59.62
Citizens	38,119	17.65
Toronto	9,302	23.97

The following will illustrate the difference to individual policyholders produced by economy on the part of a life insurance company.

Two Montreal merchants insured their lives in 1869 for \$1000 each, payable at death or end of 10 years. One of them, aged 23, chose one of the best of the above-named companies, paying \$104 per annum, the profits to be given in bonuses with the policy at maturity. The other, aged 25, chose the ETNA LIFE, paying \$95.65, the profits to be given in cash at the close of each year. In the third column herewith, is given the annual difference and the ETNA'S cash dividends, improved at 7 per cent interest, per annum:

POLICY \$1,000 ON TEN-YEAR ENDOWMENT PLAN WITH PROFITS.			POLICY \$1,000 ON TEN-YEAR ENDOWMENT PLAN WITH PROFITS.		
Year.	1. Age 23.	2. Difference & Etna's Div's.	Year.	1. Age 23.	2. Difference & Etna's Div's.
1869	\$104.00	\$95.65	1875	\$104.00	\$95.65
1870	104.00	95.65	1876	104.00	95.65
1871	104.00	95.65	1877	104.00	95.65
1872	104.00	95.65	1878	104.00	95.65
1873	104.00	95.65	Totals	1040.00	956.50
1874	104.00	95.65			280.69

Resulting as follows: Original sums insured \$1,000.00 \$1,000.00
 Bonuses declared: In 1870, for 2 years, \$15.93; In 1875, for 5 years, \$37.31; Profits since 1875, \$9.81. Total 63.05
 ETNA'S 10' cash dividends and interest on as above..... 280.69

Net Difference \$1,963.05 \$1,280.69
 \$217.64
 The two gentlemen now hold THREE policies in the ETNA LIFE, and none in the other company.
 For Rate Tables and other information address—ETNA LIFE INS. CO'Y., Office: Boustead's Block, Toronto. WILLIAM H. ORR, Manager.

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