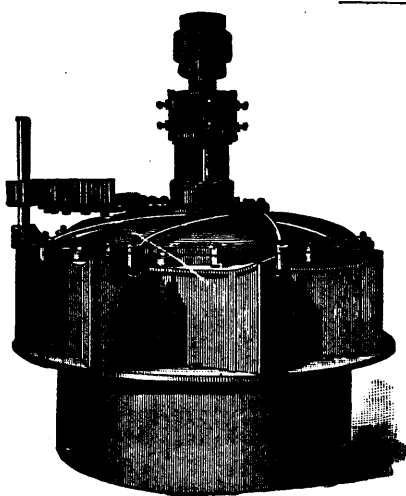


NEW AMERICAN WATER WHEEL.



PATENTED, FEBRUARY, 1884.

BEST

ALL-ROUND WHEEL IN EXISTENCE!

Gives highest average percentage from Half to Full Gate of any wheel ever made.

Easy-working, Strong, Tight and Durable Gate; Unequalled for Governor use.

THE CHEAPEST FIRST-CLASS WHEEL IN THE MARKET.

SEND FOR DESCRIPTIVE CATALOGUE, &c.

WM. KENNEDY & SONS,
OWEN SOUND ONT.,

Sole Agents & Man'rs. (Patentees in Canada.

SEVEN OFFICIAL TESTS

SHOW THAT THE

ETNA LIFE INSURANCE COMPANY,

OF HARTFORD, CONN.,

stands at the head of most of the largest and best life companies of the continent in (1st) improvement in the quality of the insurance furnished from year to year for 13 years past; (2nd) Assets to each \$1,000 of liability; (3rd) Assets per \$1,000 of insurance carried; (4th), Productiveness of Assets over and above expenses; (5th) Economy in management; (6th) Small percentage of lapses, shewing good satisfaction given, and (7th) Largest Deposit at Ottawa—its market value, \$1,100,000.

ASSETS TO EACH ONE HUNDRED DOLLARS OF LIABILITY.

1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.
105.05	106.09	109.18	110.44	112.25	113.55	115.86	116.66	118.10	118.92	119.32	120.18	120.30

Mass. Report, 1885.

Assets to each \$1,000 of liabilities.

Etna Life.....	\$1,203
Manhattan	1,100
North-Western ..	1,186
New England	1,173
New York	1,128
Mutual Benefit ..	1,069
Mutual	1,062
Conn. Mutual ..	1,060

N. Y. Report, 1885.

Amount of Assets to each \$1,000 insurance.

Etna Life.....	\$344
Manhattan	314
Mutual	291
Mutual Benefit ..	281
New England	268
New York	257
North-Western ..	223
Equitable	184

Per cent. of interest saved after deducting expenses.

Etna Life	68.45
Conn. Mutual ..	64.67
Mutual	61.81
Mutual Benefit ..	57.37
New England	54.37
North-Western ..	41.01
Equitable	19.85
New York	12.21

Illinois Report, 1885.

Cost of Management for each \$1,000 assets.

Etna Life.....	\$17.00
Conn. Mutual ..	18.50
Mutual Benefit ..	19.90
New England	21.70
Mutual	30.20
North-Western ..	33.40
Equitable	40.90
New York	53.10

Per cent of Lapsed and Surrendered Policies.

Etna Life	4.98	London	12.45
Canada	5.23	Ontario	13.60
New York Life ..	7.22	Sun	16.06
Travelers	8.74	Citizens	22.12
Confederation ..	8.83	Life Association	25.88
Union Mutual ..	10.28	North American	25.32
Equitable	10.75	Federal	54.57
United States ..	12.50		

To Living Policy-holders in Canada, the ETNA paid, during 1882-84, in Cash Dividends, \$219,366.64, and in Cash for Matured Endowments, \$245,461.00, the latter being more than was paid by all the other companies combined.

The ETNA Life Insurance Company issues Policies on all the usual plans. Special attention is directed to its Terminal Endowment Policy. All Policies NON-FORFEITABLE and INDISPUTABLE after being 3 years in force.

WILLIAM H. ORR & SONS, MANAGERS.

LONDON & LANCASHIRE FIRE INSURANCE COMPANY.

W. A. SIMS, MANAGER. T. M. PRINGLE, AGENT, TORONTO.

Wants Agents at Wingham, Brussels, Perth and Wallaceburg.

NOTICE

Is hereby given that an application will be made to the Parliament of Canada, at its next session, on behalf of the Dominion Lands Colonization Company (Limited), for an Act empowering the Company to receive the Paid-up Stock of any Shareholder in exchange for land or other property of the Company, on such terms as may be fixed by the Directors or agreed upon, and to cancel the Stock so received, and empowering the Company to reduce its Capital Stock, and for other purposes.

BLAKE, LASH, CASSELS & HOLMAN, Solicitors for said Company.

Dated 24th December, 1885.

NOTICE

Is hereby given that an application will be made at its next session to the Parliament of Canada, on behalf of The Saskatchewan Land and Homestead Company (Limited) for an Act empowering the Company to receive the Paid-up Stock of any Shareholder in exchange for land or other property of the Company, on such terms as may be fixed by the Directors or agreed upon, and to cancel the Stock so received, and empowering the Company to reduce its Capital Stock, and for other purposes.

BLAKE, LASH, CASSELS & HOLMAN, Solicitors for the said Company.

Dated December 18th, 1885

STEAM PUMPS. NORTHEY & CO., TORONTO.

SEND FOR CIRCULARS.

GRAND TRUNK R'Y OF CANADA.

To Lumber Dealers.

TENDERS

are invited for supplying the Company during the present year with about **One and a Half Million Feet** of

White Pine Car Sheeting & Roofing

Specifications, with form of tender, can be had on application to JOHN TAYLOR, General Store-keeper, Montreal.

Tenders addressed "Tenders for Pine Sheeting and Roofing," addressed to the undersigned, will be received on or before

WEDNESDAY, 3rd FEBRUARY.

JOSEPH HICKSON, General Manager.

Montreal, 16th January, 1886.

Dominion Line.

Barnia.....	3,350 Tons.	Oregon.....	3,850 Tons
Toronto	3,300 "	Montreal.....	3,300 "
Dominion	3,200 "	Ontario	3,200 "
Mississippi..	2,600 "	Texas	2,710 "
Vancouver..	5,700 "	Quebec	2,700 "

LIVERPOOL SERVICE:

From Portland. From Halifax.

*SARNIA.....	Jan. 14.	Jan. 16
*OREGON.....	" 28.	Jan. 30
TORONTO.....	Feb. 11.	"

Rates of Passage—Portland or Halifax to Liverpool, \$50 and \$60. Return, \$90, \$100, \$108 and \$120, all outside rooms. Intermediate and Steerage at lowest rates.

*Saloons, state-rooms, music-rooms and bath-rooms in this steamer are amidship, where but little motion is felt; and she carries neither cattle nor sheep.

For further particulars apply to GEO. W. TORRANCE, 45 Front Street East; STUART & MURDOCK, 50 Yonge Street, Toronto.

DAVID TORRANCE & CO., Montreal.

ALLAN LINE ROYAL MAIL STEAMSHIPS.

1885. WINTER ARRANGEMENT. 1885

FROM HALIFAX.

Sardinian.....	Saturday, Jan. 23
Sarmatian.....	Saturday, Feb. 6
Peruvian.....	Saturday, Feb. 13
Polynesian.....	Saturday, Feb. 20

At TWO o'clock p.m., or on the arrival of the Intercolonial Railway train from the West.

FROM PORTLAND TO LIVERPOOL, Via HALIFAX.

Sardinian	Thursday, Jan. 21
Sarmatian	Thursday, Feb. 4
Peruvian	Thursday, Feb. 18
Polynesian.....	Thursday, Feb. 11

At ONE o'clock p.m., or on the arrival of the Grand Trunk Railway train from the West.

Rates of Passage from Montreal, via Halifax.

Cabin.....	\$62, \$65, \$78, and \$88
(According to accommodation.)	
Intermediate	\$39
Steerage	At lowest rates

Rates of Passage from Montreal, via Portland.

Cabin.....	\$57.50, \$77.50, and \$87.50
(According to accommodation.)	
Intermediate	\$35.50
Steerage.....	At lowest rates

Intermediate and Steerage passengers forwarded by rail from Liverpool to Glasgow without extra charge. Steerage passengers forwarded to London, Cardiff, Bristol, Queenstown and Belfast, at same rate as to Liverpool.

For tickets, &c., apply to H. BOURLIER, Allan Line Office, Corner King and Yonge Streets, Toronto