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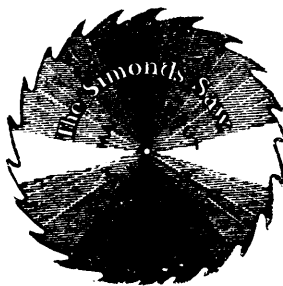
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Saws are the best in the market, and as cheap as the cheapest. Ask
your Hardware Dealer for the St. Catharines make of Saws.
The Largest Saw Works in the Dominion.**TO THE MAN WHO THINKS.**Suppose a wealthy man of your acquaintance, one whose word and whose ability to carry out his
promises you placed full confidence in, proposed to sell you a valuable farm, worth, at this time, say
\$10,000; and would sell it to you as being an exceptionally healthy man, on a credit running through ten
years, with a certain equal amount payable each year of the ten; and that it was in your power to apply
that sum each year to the payment required.Suppose further, that this friend said: You can make these yearly payments for any number of the
ten years that you please, and if you see fit, for any cause, to stop these payments at the end of any of the
years short of the ten, (after two years have been paid for), I will deed you the land about in the pro-
portion you have paid for; and further, I agree to give you, at the end of each year, while you are making
these payments, the annual profits, earnings, or dividends on that farm, and, each year, deduct from your
annual payments such earnings, profits, or dividends as the farm may earn that year; and he assures you
that these earnings or dividends will probably increase each year, and materially reduce the amount of
your annual payment, and that the farm in that ten years shall not be subject to onerous city, county, or
town taxation, nor be liable for your debts; and he further guarantees that at the end of the ten years the
farm shall be worth exactly \$10,000.He then says: Take this offer and I will further bind myself and guarantee to you that if you keep
up your annual payments, and die ANY TIME within those ten years, and before all those payments are
made that, in such case, I will deliver or pay over to your heirs or administrator, or to any person you will
or devise it to, THE ENTIRE FARM, or \$10,000 IN GOLD COIN, and require no further payments on your
part. WOULD YOU NOT BUY A FARM UNDER SUCH CIRCUMSTANCES.This is a sample illustration of a Ten Year Endowment
in the Etna Life Insurance Company of Hartford.To save money for old age or for our families in case of death, is what all strive for; but outside of
Endowment Insurance there is no certainty. Debts, endorsements, bad partnerships, or failures, our mis-
fortunes or follies, are all so many traps lying in our way through life. Happy the man that can escape
them all. To expect it is to expect too much. With all the rest of your investments, would it not be
well to make one small one that may prove the BEST you ever made, and the one that shall at any time
guarantee your family a support, or provide for your own old age. The thought that misfortune may
come upon us, (and who is safe, positively safe), reducing wife and children to want, is too painful. But
add old age to this and it is unbearable. The wise man provides in time.You may say you have a Farm: is it certain you will always have one? You are a Merchant: is it
certain you will never fail? You are a Mechanic: is it certain that the cunning of your hands will always
provide for you? You are a professional man: is it certain that you are above misfortunes? Do you
know your brain will never soften? Does not the old man commit financial follies that at middle age he
would have deemed impossible? Now, grant that at 60 or 70 years of age, you will surely have a com-
petence; that in a wonderful manner you will have escaped the thousand and one misfortunes in your
way. If you had secured an Endowment, it would have added to your wealth; if financially unfortunate,
it would have saved you from ruin! THINK OF THIS.The ETNA LIFE INSURANCE COMPANY offers to the Business men of Canada, on the Endowment
system, a Medium of Investment superior to any other. It has in constant operation the most perfect
arrangements for investing the Trust Funds committed to its charge for the benefit of its numerous mem-
bership in the safest and most profitable manner. Having branches, and being a Home Company, in all
the Northern States and Canada, it thus procures a higher rate of interest than can usually be ob-
tained by either European, or merely local Life Insurance companies. Every Endowment policy-holder
receives the benefit of this in the shape of liberal Annual Cash Dividends, applicable in reduction of all
premiums after the first year.

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

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