

Union Mutual Life

INSURANCE COMPANY,

Portland, — Maine.

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 years. Its policies are generally conceded to be of the most liberal character. It is the ONLY Company issuing policies under the Maine Non-Forfeiture Law. It has 36 millions of dollars of insurance in force upon its books. It has an Annual Income of One and a Quarter Million Dollars. It has already paid to its policy holders 27 millions of dollars.

WALTER I. JOSEPH,
Manager, MONTREAL.

OFFICE—162 ST. JAMES STREET.

ECONOMY

Established 1870.

The Ontario Mutual Life

ASSURANCE COMPANY.

EQUITY

Established 1870.

Assurance in Force, January 1, 1895.....\$18,767,698
New Assurances written in 1894.....2,881,854
Cash Income for 1894.....659,989
Reserve for Security of Policy-holders, Dec. 31, '94...2,566,560
Assets, December 31, 1894.....2,865,560
Surplus over all other Liabilities, December 31, 1895 277,747

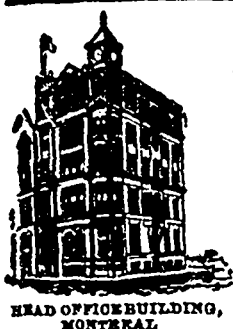
The 20 Year SURVIVORSHIP DISTRIBUTION POLICY now offered embraces all the newest features and is the best form of Protection and Investment money can buy. It has no equal. Guaranteed values, attractive options and liberal conditions.

SPECIAL FEATURES

1. Cash and Paid-up Values guaranteed on each Policy.
2. All dividends belong to and are paid to Policy-holders only.
3. No restriction on travel, residence or occupation.
4. Death claims paid at once on completion of claim papers.

STABILITY**PROGRESS**

R. S. HODGINS, Manager for the Province of Quebec,
114 Board of Trade Building, Montreal.



—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.

GUARDIAN

Fire and Life Assurance Company
LIMITED.

Head Office for Canada

Guardian Assurance Building, 181 St. James St.,
MONTREAL.

Capital Subscribed, - - \$10,000,000
Funds in hand exceed - - \$22,500,000

TRUSTEES IN CANADA:

W. M. Ramsay, Esq., J. O. Gravel, Esq. Hon. Alph. Desjardins.
Sir Joseph Hickson.

E. P. HEATON, Manager. G. A. ROBERTS, Sub Manager.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

ESTABLISHED 1875.

CHARLES E. WILLARD, President.

Income in 1894.....\$2,249,398.12
Assets, Dec. 31st, 1894.....1,787,181.85
Liabilities, Actuaries, 4 p.c.
Valuation.....960,930.53
Surplus, Actuaries' 4 p.c.....826,251.32
Policies issued in 1894.....\$22,114,526.00

Active Agents wanted in every City or County in the Dominion of Canada. Apply to R. H. MATSON, General Manager for Canada, 37 Yonge Street, Toronto.

ADAM KAAS,

MANUFACTURER OF

FINE HARNESS ORNAMENTS,

Rosettes, Letters and Monograms
of Every Description.

No. 54 LAWRENCE STREET,
Newark N. J.

All Orders Promptly Executed on the
Lowest Terms.

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.

All Work Guaranteed.

Charges Moderate.

CARROLL BROS.,

Practical Sanitarians,

PLUMBERS, GAS and STEAM FITTERS

Heating by Hot Water a Specialty.

TIN and SHEET IRON WORKERS,

781 Craig Street, Montreal.

Bell Telephone 1834.

Mer. Telephone 28.

Your Buildings NeedProtection
Against**FIRE**

The cheapest and most efficient method is that of using

FIRE RESISTING PAINT AND KALSOMINE

10 Years' Use Has Demonstrated This.

Drop us a line for full particulars.

The Jamieson Fire-Resisting Paint Co., 62 and 64 William Street, New York

Star Power Hack Saw.

The use of Hack Saws for cutting metals has increased a thousand-fold at least in the last ten years, or since the Star blades were first introduced. Before that time England furnished most of that were used. We handle nearly all that are made and know that the demand doubles every 23 months.

About two years ago we began making a Power Frame for these Star blades, which has been a great success. The speed and pressure is so regulated that one blade will cut all day long, or say, ten times as much as when used in a hand frame. It will cut all metals up to 4 inches, round or square, requiring no attention after the work is put in the vice.

PRICE, \$25.

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

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

