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Fine Interior Wood Decorations.

HARDWOOD MANTELS,
Overmantels, Grates & Tiles
A SPECIALTY.

Bank, Office, Saloon & Shop Fixtures.

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SPECIAL NOTICE.Having been brought to our notice that other
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INGS, are being sold to the trade under various
brands as being of our manufacture, we beg to in-
form all purchasers of**WM. PARKS & SON,**
(LIMITED)

ST. JOHN, N. B.,

that we **WILL NOT GUARANTEE AS OURS**
any line we make "unless branded with our
name."**Parks' Fine Shirts.**

Full Weight, Fast Colors, & Full Width.

"Parks' Pure Water Twist Yarn."We are the only manufacturers in the Dominion
of these celebrated yarns.**"Carpet Warps and Beam Warps."**The most regular thread, best finished and brightest
colors in the market.

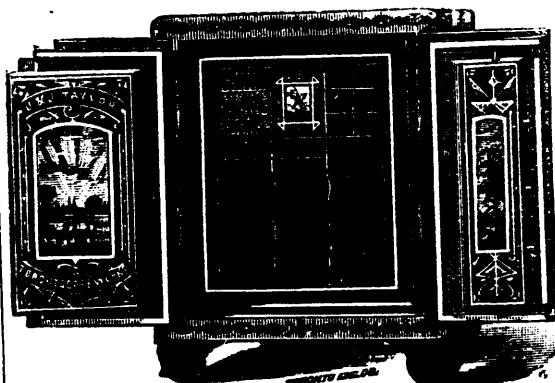
AGENTS:

WILLIAM HEWETT, DUNCAN BELL,
11 Colborne St., Toronto. 70 St. Peter St., Montreal**VOLUME 19th NOW
READY**

Bound Copies of the 19th Volume of

THE "MONETARY TIMES,"A compendium of commercial events for the year
from July, 1885, to July, 1886, with or without
advertisements, may be had upon
application to this office.PRICE, - - - - - **\$3.50.**

A Copious Index accompanies each Vol.

J. & J. TAYLOR,
TORONTO SAFE WORKS

ESTABLISHED

1855.

MANUFACTURERS OF

ALL KINDS OF FIRE AND BURGLAR PROOF SAFES.**PRISON LOCKS AND JAIL WORK A SPECIALTY.**We call the attention of Jewellers to our new style of Fire and Burglar Proof Safes,
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Sole Manufacturers in Canada of

THE "SIMONDS" SAWS.
AT GREATLY REDUCED PRICES.All our Goods are manufactured by the "Simonds" process.
Our CIRCULAR SAWS are unequalled. We manufacture the
Genuine HANLAN, LANCE TOOTH, DIAMOND, NEW IMPROVED
CHAMPION, and all other kinds of CROSS-CUT SAWS. Our Hand
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.**Cheaper than Society Insurance.**For 18 years past the old **ÆTNA LIFE INSURANCE COMPANY**, in addition to its
popular ENDOWMENT INVESTMENT Plans, has been giving Common Life Insurance at a Very Low
Cost, upon its Copyrighted Renewable Term Plan.Below will be found the Annual Premiums, followed by a Statement of the Results to the Survivors,
during the past Ten Years. Compare the Cost shown in Section 4, with the Assessments made upon
persons of the same age who belong to the various Assessment Societies, whether of the business or
fraternal varieties.

FOR EACH \$1,000 OF INSURANCE.

1				2				3				4			
Annual Premium, includ- ing Medical Fee, Ad- mission Fee, & Annual Expense Charge, all in one sum.				Accumulated Fund at end of 10th year to Cr. of each Policy, available to renew this, or pay for another Policy.				BALANCE, Divided into ten parts, showing Annual Total Cost.				Allow \$4.00 in place of the Annual Dues & Admiss'n Fees usually collected, and the Net Cost, yearly, was:			
Age	\$ c.	Age	\$ c.	Age	\$ c.	Age	\$ c.	Age	\$ c.	Age	\$ c.	Age	\$ c.	Age	\$ c.
16	11 09	35	17 36	16	35 21	35	78 86	16	7 57	35	9 47	16	3 57	35	5 47
20	11 09	36	18 00	20	35 21	36	88 30	20	7 57	36	9 65	20	3 57	36	5 65
21	11 37	37	18 68	21	37 40	37	87 80	21	7 63	37	9 90	21	3 63	37	5 90
22	11 66	38	19 41	22	39 50	38	93 30	22	7 70	38	10 18	22	3 70	38	6 18
23	11 97	39	20 19	23	41 60	39	96 85	23	7 80	39	10 50	23	3 80	39	6 50
24	12 29	40	21 02	24	43 70	40	101 36	24	7 90	40	10 83	24	3 90	40	6 83
25	12 64	41	21 91	25	45 86	41	105 99	25	8 05	41	11 32	25	4 05	41	7 32
26	13 00	42	22 86	26	48 60	42	110 45	26	8 15	42	11 63	26	4 15	42	7 83
27	13 38	43	23 86	27	51 35	43	115 05	27	8 25	43	12 00	27	4 25	43	8 00
28	13 79	44	24 97	28	54 15	44	119 70	28	8 35	44	12 33	28	4 35	44	8 33
29	14 21	45	26 14	29	57 00	45	124 30	29	8 50	45	12 65	29	4 45	45	8 65
30	14 67	46	27 39	30	59 85	46	129 00	30	8 70	46	13 00	30	4 55	46	8 95
31	15 14	47	28 71	31	63 12	47	133 75	31	8 80	47	13 30	31	4 65	47	9 25
32	15 65	48	30 10	32	67 40	48	138 55	32	8 90	48	13 65	32	4 75	48	9 55
33	16 19	49	31 69	33	71 30	49	143 35	33	9 05	49	14 00	33	4 85	49	9 85
34	16 75	50	33 17	34	75 00	50	148 30	34	9 25	50	14 35	34	4 95	50	10 15

EXPLANATION OF TABLE.The Rates shown in No. 1 remain fixed at the age of entry for Ten Years. If the Accumulated Fund
(3) is sufficient, (as for 18 years past it has been) all Policies on these Rates will be RENEWED
ANOTHER TEN YEARS, as the close of each 10 years is reached, without increase of the original
rate. At the age of 70, or later, the party's entire Accumulated Fund may be drawn out in CASH,
(or two thirds at an earlier age), as a Surrender Value, or the Insurance may then be renewed for life.No. 2 shows the Fund belonging to the age opposite it, available as Cash, without medical re-
examination, toward taking an Endowment or other Policy of equal amount, or securing a renewal on
the same plan, at the Original Rate, for Another Ten Years.No. 3 shows the Balance, or Entire Annual Cost, the past ten years, expenses and all.
No. 4 shows the resulting Net Cost, or annual assessment of the past ten years in the ÆTNA, on
this plan, after allowing \$4.00 off No. 3, as an equivalent of the \$5.00 or \$11.00 Admission Fee, and \$3.00
annual Expense Charge, found necessary in Assessment Societies.

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

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