

**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 21 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 21 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.

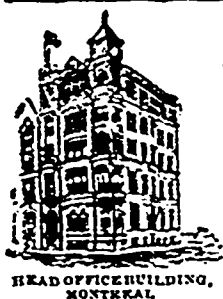
**SPECIAL FEATURES—**

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**

R. S. HODGINS, Manager for the Province of Quebec,

114 Board of Trade Building, Montreal.

**PROGRESS**

HEAD OFFICE 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.

FIRE. Incorporated 1833. MARINE.

**BRITISH AMERICA**

ASSURANCE COMPANY.

Head Office: — Toronto, Ont.

Cash Capital, — — — — — \$750,000.00

Total Assets, over — — — — — \$1,464,654.84

Losses Paid Since Organization — \$14,094,183.94

GEO. A. COX, — — — — — J. J. KENNY,  
 PRESIDENT. VICE-PRESIDENT.

P. H. SIMS, SECRETARY.

G. R. G. JOHNSON, Resident Agent.

42 St. John Street, MONTREAL.

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.

**PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.**

ESTABLISHED 1875.

CHARLES E. WILLARD, President.

Income in 1914..... \$2,249,398.12

Assets, Dec. 31, 1914..... 1,787,181.85

Liabilities, Actuaries, &amp; p.c.

Valuation..... 960,930.53

Surplus, Actuaries &amp; p.c..... 820,251.32

Policies issued in 1914..... \$22,114,326.00

Active Agents wanted in every City or County in the Dominion of Canada. Apply to H. 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.

**Your Buildings Need**

Protection 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 that were used. We handle nearly all that are made and know that they are the best in the world.

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 1/2 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.

