

CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

Capital and Funds about - - - - - \$7,000,000
 Annual income over - - - - - 1,200,000

A. G. RAMSAY, Pres't.

R. HILLS, Secy.

ALEX. RAMSAY, Supt.

J. W. MARLING, Manager Prov. of Quebec, 180 St. James St., Montreal.

J. D. HENDERSON, Agent, Toronto.

D. MACGARVEY, Secy.

P. McLARREN, Gen. Agent.

Maritime Provinces Branch, Halifax, N.S.

GEO. A. COX, General Agent, Eastern Ontario Branch, Peterboro.

W. L. HUTTON, General Agent, Manitoba Branch, Winnip'g.

RATES REDUCED.

THE STANDARD LIFE ASSURANCE CO.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risks.....	about \$100,000,000
Invested funds.....	do 30,000,000
Annual Income.....	do 4,000,000
or over \$10,000 a day.	
Claims paid in Canada.....	do \$1,300,000
Investments in Canada.....	do 2,000,000
Total amount paid in Claims during the last 8 years, over FIFTEEN MILLIONS OF DOLLARS, or about \$5,000 a day.	

W. M. RAMSAY, Manager, Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY

—OF THE UNITED STATES.—

Amount of NEW BUSINESS in 1883	\$81,129,756.00
Largest Business of any company in the World.	
Total Outstanding Assurance	275,160,588.00
Total ASSETS December 31st, 1883	53,030,581.70
Total UNDIVIDED SURPLUS	12,109,753.79
PAID POLICY-HOLDERS Since organization	73,877,699.51

All Policies Incontestable after three years.

Such Policies are payable immediately upon receipt of satisfactory proofs of death, WITHOUT THE DELAY of Sixty or Ninety days, as usual with other Companies.

R. W. CALE, Manager

223 ST. JAMES STREET, MONTREAL.

A. & T. J. DARLING & CO.
 BAR IRON, TIN & SHELF HARDWARE

CUTLERY A SPECIALTY

FRONT ST., East.1

TORONTO.

CAUTION! CAUTION!!

It having come to the knowledge of the undersigned that attempts have been made to introduce for sale in the Dominion of Canada an imitation of our

ACME SKATES

in violation of our patent rights:

This is to Caution all dealers against purchasing the same, as parties found importing or dealing in those imitations will be prosecuted.

The Starr Manufacturing Co.

Halifax, N.S., May 1st, 1884.

1883-St. John Exhibition-1883

LEATHER BELTING,

FIRE ENGINE HOSE,

&c., &c.,

FOUR FIRST PRIZES

—AND—

TWO DIPLOMAS.

The highest of all Awards for Leather Belting and Fire Engine Hose were accorded by the Judges at the St. John Centennial and Dominion Exhibition to

ROBIN & SADLER,

MONTREAL,

OVER ALL COMPETITORS.

GREAT FIRES, DARING BURGLARIES.

The many recent fires and burglaries that have occurred in different parts of Canada ought surely to arouse all classes of business men to a sense of the risk they run of being any night financially ruined if unprovided with proper security for their account books, deeds, checks, receipts, money, jewellery, &c.

Goldie & McCulloch's make is used by the Dominion Government, Canadian Pacific Railway Co., Canadian Bank of Commerce, Imperial Bank of Canada, Bank of Ottawa, Maritime Bank, and by other leading Banks. In fact every unprejudiced business man after seeing the different makes admits Goldie & McCulloch's to be unquestionably superior to any others. They have been triumphant in every test. Have taken the prizes in the late Exhibitions. Sold on easy terms and at low prices.

WAREHOUSES 319 ST. JAMES ST., Montreal.

ALFRED BENN, General Agent.

ESTABLISHED 1839.

WM. DARLING & CO.,

Wholesale Shelf and Heavy

HARDWARE,

26, 28 & 30 ST. SULPICE ST.,

LONSDALE, REID & CO.,

IMPORTERS OF

Fancy & Staple Dry Goods,

SMALL WARES, &c.,

18 ST. HELEN STREET, MONTREAL.

We call particular attention to a new

5 Cent Cigar

—CALLED—

"NOISY BOYS,"

—WHICH IS—

UNEQUALLED FOR VALUE.

The Trade is solicited to send their orders to the
 CREME DE LA CREME CIGAR FACTORY,
 MONTREAL.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, OCTOBER 31, 1884.

COMMERCIAL TREATIES.

While concurring in the main with the Montreal *Gazette's* criticism on Mr. Blake's agitation in favor of the right of Canada to negotiate commercial treaties, through her own Ministers, and willing to admit that "the powers of negotiation on the part of this country are now as ample as they can be made," we must demur to the further statement that "the right to independent action has been conceded to the fullest extent." There may be an apparent inconsistency in the foregoing remarks, but we must explain that by the words "can be made" we mean, consistently with our subsisting relations with the Mother Country. The pending treaty with Spain will in all probability set the question at rest as to the extent of the powers which Great Britain is willing to concede. In the absence of all information as to the nature of that treaty, the paragraph cited