

CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

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

A. C. 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. MACCARVEY, 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	\$81,120,756.00
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	12,109,756.79
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. GALE, Manager

223 ST. JAMES STREET, MONTREAL.

A. & T. J. DARLING & CO.
BAR IRON, TIN &c AND SHEET HARDWARE

CUTLERY A SPECIALTY.

FRONT ST., EAST.

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 makes 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, NOVEMBER 7, 1884.

THE BANK RESTS.

A very startling proposition has been ventilated by our evening contemporary the *Star*, which is said to meet “the almost unanimous approval of our leading bankers” but which, so far as we can learn, has only been put in practice, hitherto by one Bank at Toronto. In substance, the proposal is that the banks should be compelled to invest their undivided profits, the bulk of which are placed in separate accounts, which are termed “rests,” in public securities, the professed object being to secure the shareholders from contingent losses to which they would be exposed by the employment of their funds in the very business in which they had voluntarily placed their money. It is not proposed to compel other corporations, such as insurance, gas, telegraph companies, &c., &c., to divert their capital from the business in which their shareholders have