

CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

Capital and Funds over - - - - - \$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. MACCARVEY, Secy.

P. McLARREN, Gen. Agent.

Maritime Provinces Branch, Halifax, N.S.

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

W. L. HUTTON, Manager,

A. Mc. T. CAMPBELL, General Agent,

Manitoba Branch, Winnipeg.

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 1884 \$84,877,057.00
 Largest Business of any company in the World.
 Total Outstanding Assurance 309,409,171.00
 Total ASSETS December 31st, 1884 53,030,581.70
 Total UNDIVIDED SURPLUS 58,161,925.54
 PAID POLICY-HOLDERS Since organization 81,072,486.58

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 SHELF 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.

THE CANADA BANK NOTE ENGRAVING AND PRINTING CO.

(LIMITED.)

Incorporated by Letters Patent under the Great Seal of the Dominion

CAPITAL: \$100,000.

526 & 528 Craig Street, Montreal.

PRESIDENT: GEORGE E. DESBARATS.

VICE-PRESIDENT: W. C. SMILLIE.

SECRETARY-TREASURER: G. HERMANN DRECHSEL.

THE CANADA BANK NOTE COMPANY IS NOW PREPARED TO EXECUTE ORDERS FOR BANK NOTES, BONDS, DEBENTURES, CERTIFICATES, BILLS OF EXCHANGE, DRAFTS, CHECKS, AND ALL OTHER FORMS OF STEEL PLATE ENGRAVING AND PRINTING, IN THE HIGHEST STYLE OF ART AND AT MODERATE PRICES.

THE COMPANY WILL ALSO MAKE A SPECIALTY OF RAILROAD PRINTING AND OF MAP ENGRAVING, BY LITHOGRAPHY, ON ZINC, AND BY THE WAX PROCESS, AND WILL CONTINUE THE ARTOTYPE, CHROMO-LITHOGRAPHY, GENERAL ENGRAVING & ARTISTIC TYPE PRINTING BUSINESS HITHERTO CARRIED ON BY GEO. E. DESBARATS & CO.

A SHARE OF THE PUBLIC PATRONAGE IS RESPECTFULLY SOLICITED.

LONSDALE, REID & CO.,

IMPORTERS OF

Fancy & Staple Dry Goods,

SMALL WARES, &c.,

18 ST. HELEN STREET, MONTREAL.

"CREME DE LA CREME"

—AND—

"NOISY BOYS"

CIGARS

Are recognized by the public to be

Unequalled for their Good Quality.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, FEBRUARY 27, 1885.

INSURANCE LEGISLATION.

Endeavors for some time past on the part of assessment companies, organized in or emanating from the United States, to obtain legal status in Canada have again led to the introduction by the Finance Minister of an amendment to the Insurance Act of 1877, differing little, if any, from that introduced and withdrawn during the season of 1884. However, desirable it may appear in the public interest to bring these associations within the operation of the law, it is to be feared that such a quasi-recognition on the part of the Government may lead to more or less serious complications. The managers of the old line companies, many of them with their long experience, are best able to foresee the consequences of such recognition, however strongly interested against it, and it is but natural that the rank and file of these companies should be opposed to any measure that may play into the hands of the new comers, who are already stretching the inch into an ell; but the discussion arising from this opposition has doubtless been productive of some good, in awaking public attention to the merits and demerits of the respective systems.

Life insurance, properly conducted, is of one the greatest boons of modern times, and the safeguards with which it has been deemed necessary to surround it must account in a great measure for its almost universal success in most civilized countries. England with her colonies and the United States are the countries where