

McLACHLAN BROS. & CO.,
WHOLESALE
DRY GOODS MERCHANTS,
 Have Removed to their
NEW PREMISES,
 Nos. 232, 234, 236 & 238 MCGILL STREET
 MONTREAL.

Tees, Costigan & Wilson,
(Successors to James Jack & Co.,)
 AND **IMPORTERS OF TEAS**
 AND **GENERAL GROCERIES**
 66 ST. PETER STREET, MONTREAL

CRATHERN & CAVERHILL,
 IMPORTERS OF
 Hardware, Iron, Steel Tin, Canada Plates, Window
 Glass Paints & Oils. Manufacturers of Cut Nails, Clinch
 & Pressed Nails, and the celebrated "CC" Horseshoe Nails.
AGENTS VIELLE MONTAGNE ZINC CO.
 89 St. Peter St., Stores: 12, 14, 16, 18 Colborne St.
UNION NAIL WORKS, St. GABRIEL LOCKS,
 MONTRE

A. & T. J. DARLING & CO.
BAR IRON, TIN, &c.,
AND SHELF HARDWARE.
 CUTLERY A SPECIALTY.
 FRONT ST., East.] **TORONTO.**

J. & J. TAYLOR,
TORONTO
SAFE WORKS.

ESTABLISHED, - 1855.

Our Works are now running with greatly increased facilities, and we are in a position to promptly fill all orders.

A LARGE ASSORTMENT OF
BURGLAR PROOF BANK SAFES & VAULT DOORS
 KEPT CONSTANTLY IN STOCK.

Estimates given for all kinds of FIRE and
 BURGLAR PROOF SECURITIES.

RATES REDUCED.

THE STANDARD LIFE ASSURANCE CO.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risks.....	over \$99,000,000
Invested funds.....	" 26,000,000
Annual Income.....	about 4,000,000
or over \$10,000 a day.	
Claims paid in Canada.....	over \$ 1,200,000
Investments in Canada.....	over 1,000,000

Total amount paid in Claims during the last 8 years, over FIFTEEN MILLIONS OF DOLLARS, or about \$6,000 a day.

W. M. RAMSAY, Manager, Canada.

THE Williams Singer Sewing Machines

are still keeping the lead everywhere and their rapid advance, though slightly checked, cannot be stayed even by fire. Our arrangements are such that we are filling, with but little delay, all orders for our Singer Family and Medium Machines.

THE WILLIAMS MANUFACTURING COMPANY.

347 Notre-Dame Street, Montreal.

CANADA LIFE ASSURANCE CO'Y.

The Company has closed its 36th year, having during the twelve months received applications for assurance amounting to over

Five Millions of Dollars,
 of which four millions and three-quarters were accepted by Board.

J. W. MARLING, Manager, Province of Quebec.
JAMES AKIN, Montreal District Agent. **P. LAFERRIERE,** Inspector.
 Office: 180 St. James Street, Montreal.

The Journal of Commerce
 FINANCE AND INSURANCE REVIEW.

MONTREAL, JUNE 15, 1883.

THE BUSINESS OUTLOOK.

It may be assumed that the utterances of the leading bankers of the Dominion at the various annual meetings held and to be held, will have their legitimate weight with all those engaged in commercial pursuits. As regards the Banks, the profits seem to have realized what we should imagine to have been the most sanguine expectations of those interested in the stock of those institutions. But for exceptional losses incurred during the last few months of the year the Bank of Montreal would have added \$500,000 to its rest after paying a dividend of 10 per cent. There can be no doubt as to the desirability of those engaged in commerce exercising great caution and avoiding any undue expansion of business. There is tolerably good ground to expect a large immigration this year, and of a better class than usual. The Canadian Pacific Railway Co. are pushing forward their works with the greatest energy, and have necessarily brought into the country a vast amount of capital, amounting, as Mr. Smithers stated at the Bank of Montreal meeting, to many millions. Other important enterprises are also being prosecuted with foreign capital, and there seems no good ground for apprehension of any immediate commercial crisis. There is of course a good deal of anxiety as to the harvest, and especially as it is generally believed that the fall wheat has been much injured. Mr. Smithers is not one to take an over