

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

First Prize and Silver Medal.

CROWN FLINT PAPER

Peter R. Lamb & Co.,
 TORONTO.

CRATHERN & CAVERHILL,
 IMPORTERS OF
 Hardware, Iron, Steel Tin, Canada Plates, Window
 Glass Paints & Oils. Manufacturers of Cut Nails, Clinch
 & Pressed Nails, and the celebrated "CO" 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.
 GUN-OUTLERY A SPECIALTY.
 FRONT ST., East.] **TORONTO.**

Queen City Oil Co.
MACHINE OILS.
FOR SALE EVERYWHERE.

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.

The Journal of Commerce
 FINANCE AND INSURANCE REVIEW.

MONTREAL, JULY 27, 1883.

INDUSTRIAL TRAINING.

There is no feature of every-day life more in need of reform than the training given our young men with the view of enabling them to make their way in the world. To judge from the education given to our youth, one would suppose them all intended to become doctors, clergymen or lawyers, perhaps professors—like those who teach them that which they best understand themselves. There is little thought given to any instruction which may fit them for any of the important mechanical occupations or for a business career, or to take charge of a manufacturing industry. The career of the young man after he leaves college is usually towards either medicine or the law, the ranks of which are notoriously overcrowded with needy young men waiting for patients and clients. Respectable lawyers are only too well aware what a lowering effect this over-crowding has upon the character of the profession.

How many of our well-to-do families follow the wise example set in the highest places in Germany, by sending their sons after the college days are over to learn a trade, to get some knowledge of, say, cotton or woollen manufacturing, furniture making, house-building, plumbing, etc.? The young men themselves rarely look upon such employment with any sort of favor. The consequence is that when a new cotton mill or other manufactory is started, the man capable of managing it must be imported; or the company must spend

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

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.