

CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

Capital and Funds over - - - - - \$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, 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	58,161,925.54
Total UNDIVIDED SURPLUS	10,483,617.10
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. CALE, 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, CHEQUES, 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.

R. C. WILSON,

Merchant Tailor,

256 St. James Street.

Fine English Goods.

First Rate Workmanship.

Spring Importations are now Complete.

Please call.

"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, MARCH 20, 1885.

FIRE INSURANCE COMPANIES.

There are almost endless discussions concerning the proper functions of fire insurance companies. One judge delivered from the Bench the witticism, which soon became common, "The proper function of an insurance company is to pay losses;" while almost daily, the managers are asked for subscriptions towards the purchase of fire engines and other equipments of fire brigades, or for firemen's celebrations, or other similar objects, all of which would denote that a proper function of a fire insurance company was to prevent fires, yet juries generally, and some judges, act as though the only proper function of an insurance company was to conspire with scoundrels to destroy property and to reward incendiaries. Brokers and agents consider it the whole duty of a company to accept risks and to pay high commissions. Newspapers are constantly preaching the duty of advertising. The public constantly endeavor to impress upon the companies the duty of decreasing rates of premium. Clerks and servants believe it the duty of the companies to increase salaries. The officers of the companies have an idea that one of their functions is to make money for their shareholders.