



CORNER OF VICTORIA SQ. & CRAIG STREET is one of the largest and best equipped commercial educational institutions in America. The building it occupies was purchased during the past year for the College at a cost of \$53,000. The permanent teaching staff consists of six gentlemen and two ladies, specially selected for their proficiency. The studies will be conducted under the personal superintendence of Mr. Davis, the principal. The College teaches a thorough commercial course. The type-writing and short-hand course is taught in both languages, by the same system, and includes grammar, letter writing, business forms, etc. The Practical Department for teaching details of office work, is unequalled in the Dominion.

Studies will be resumed on September 3rd. Inspection and correspondence solicited. Write, call, or telephone [No. 2890] for prospectus containing a description of the course of study, fees, terms, etc.

Address **MONTREAL BUSINESS COLLEGE,**
42 Victoria Square, - MONTREAL.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Oct. 23, 1894.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine.....	10,000	3½-6mos.	350	\$50	114¼ 114
Canada Life.....	2,500	5-6mos.	400	50	301 300½
Confederation Life.....	5,000	7½-6mos.	100	10	150 150
Western Assurance.....	25,000	5-6mos.	40	20	100 110
Guarantee Co. of North America.....	13,372	6	50	10 50	

BRITISH AND FOREIGN.—(Quotations on the London Market.) Oct. 23, 1894. Market value p. p'd up sh.

Atlas.....	21,000	15s. p. s.	50	6	£32	£33
British and Foreign Marine.....	67,000	25	20	4	£23½	£23½
Caledonian.....	21,500	12s.	25	5	£37	£38
Commercial U. Fire, Life and Marine.....	50,000	25	50	5	£31	£35
Edinburgh Life.....	5,000	10	100	20	50	50
Fire Insurance Association.....	100,000	5	£10	£2	2½	2½
Guardian Fire and Life.....	300,000	7½	10	5	9½	10
Imperial Fire.....	60,000	30 p. s.	20	5	26½	27½
Lancashire Fire.....	130,493	15	20	2	5½	6
Life Association of Scotland.....	10,000	15	40	6½		
London Assurance Corporation.....	35,802	15s. S	10	12½	£58	55
London & Lancashire Life.....	10,000	15s.	10	4	4½	4½
Liv. & Lon. & Globe Fire and Life.....	391,752	7s	10	2	47½	46½
National.....	50,000	25	10	2	2½	2½
Northern Fire and Life.....	30,000	23½	100	10	66	65
North Brit. & Merc. Fire and Life.....	110,000	10 p. s.	25	6¼	38	38
Phoenix Fire.....	6,732	£13½ p. s.	50	50	£255	£280
Queen Fire and Life.....	200,000	30	10	1	7-16	6-13-16
Royal Insurance Fire and Life.....	122,234	58½	20	3	51	52
Scottish Imperial Life.....	50,000	10½	10	1	1-10-0	
Scottish Provincial Fire and Life.....	20,000	15	50	3-		

North British & Mercantile

INSURANCE COMPANY.

Total Funds, - \$52,053,716.00

CANADIAN INVESTMENTS:
\$5,155,356.00

THOS. DAVIDSON, Managing Director, MONTREAL.

JOSEPH PHILLIPS, President. ALBERT E. NASH, Secretary.
V. ROBIN, Treasurer.

York County Loan & Savings

COMPANY.

Head Office: - Confederation Life Building,
Corner Yonge and Richmond Sts., - TORONTO

Subscribed Capital, - \$300,000.

Solicitors—MESSRS. HUNTER & HUNTER. Bankers—THE MOLSONS BANK

Quebec Fire Assurance Co'y.

Established 1818.

Directors—Edwin Jones, President; George R. Renfrew, Vice-President;
W. H. Dean, Treasurer; Hon. Pierre Garneau, Hon. G. A. P. Pelletier, A. F.
Hunt, Wm. Simons.

Agencies—Nova Scotia—J. T. Twiney & Son, Halifax. P. E. I.—Urquhart
& Brow, Charlottetown. New Brunswick—T. A. Temple, St. John. Mont-
real—J. H. Routh & Son. Ontario—Geo. J. Pyke, Toronto. Manitoba—A.
Hallway, Winnipeg. British Columbia—W. S. Gravelly, Vancouver.

Inspector—CHARLES LANGLOIS. Secretary—W. W. WELCH.

ESTABLISHED 1824

Assurance Company
of London, England
CAPITAL \$25,000,000.
GEO. H. HENRY MANAGER FOR CANADA.
- MONTREAL.

THE MUTUAL LIFE

Insurance Company of New York

RICHARD A. McCURDY, President.

Statement for the year ending December 31, 1893

ASSETS, - - - \$184,935,690.80

Reserve on Policies (American Table 4 p. c.).....	\$168,214,916 00
Liabilities other than Reserve.....	1,623,951 00
Surplus.....	1,089,732 80
Receipts from all sources.....	41,933,14 78
Payments to Policy-holders.....	2,535,472 40
Whole Life Risks assumed and renewed, 219,308 policies....	637,72,276 00
Risks in force, 273,213 policies, amounting to.....	802,597,478 00

NOTE.—The above statement shows a large increase over the business of 1892 in amount at risk, new business assumed, payments to policy-holders, receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

Agents wanted. Apply to

FAYETTE BROWN, Manager. MONTREAL

Brains and Capital

IN every partnership there are two factors of great importance: the managing brain and the capital employed, and if death removes either the business must suffer. It often happens that the brains belong to one man and the capital to another. If the manager dies the capital is worth less than before; if the capitalist dies and his capital is withdrawn, the manager is crippled. It is clear that each has an inalienable interest in the life of the other because the profits of each depend in part upon the life of both. The firm should, therefore, take one of the Unconditional Policies of the Manufacturers' Life, which are free from all restrictions as to travel, residence or occupation, and are absolutely indispensible on any ground whatever after the FIRST YEAR. Get rates and all particulars from any of the Company's Agents, from HEAD OFFICE, TORONTO, or from

J. F. JUNKIN, Manager for Quebec,
162 St. James' St., Montreal

Agents wanted in unrepresented districts.

WHOLESALE MEN

Should send for an Estimate for their

Bookbinding and Office Stationery

TO THE

JOURNAL OF COMMERCE

171 & 173 St. James Street, MONTREAL.