

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.

Packing Box Manufactory.

JOHN HOOD & SONS.

Cor. Front and Erin Streets,
TORONTO.

BOX and PACKING CASE MANUFACTURERS.

Planing, Sawing, Re-Sawing, Band Sawing, Shaping, &c

ALL ORDERS PROMPTLY ATTENDED TO.

A. & T. J. DARLING & CO.

BAR IRON, TIN, &c AND SHELF HARDWARE

CUTLERY A SPECIALTY.

FRONT ST., East.]

TORONTO.

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 SPECIALITY 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, APRIL 3, 1885.

RECIPROCITY.

It is our firm conviction that if there is any one political question on which the Canadian people hold sentiments in common it is that of reciprocal free trade with our Southern neighbors in the natural products of both countries, and yet the Opposition press persistently maintains that the Government is not sincere in desiring a reciprocity treaty. We have been much surprised at a recent article on the subject of reciprocity in the London *Advertiser*, which ought to be competent to discuss it intelligently. That journal broadly affirms that "there is but one party in this country that can negotiate reciprocal trade relations with the United States, and that party is the Reform party." Again we find in the same article: "The Reform party can secure a reciprocity treaty with the United States. The Tory party and the leaders of the Tory party cannot do it; they are not anxious to do it, they are committed to a line of policy that is wholly inconsistent with such trade relations."

We should be very glad indeed if the *Advertiser* would discuss the question, which is one of great importance, with