

CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

36th Year, Ending 30th April, 1883.

Capital and Funds, about	\$6,500,000
Annual Income.....	1,150,337
New Policies Issued, 2,135, for.....	4,778,734
Total Amount in force.....	30,139,095

A. C. RAMSAY, Pres't.**R. HILLS, Secy.****J. W. MARLING, Manager Prov. of Quebec, 180 St. James St., Montreal.**District Agent, **J. AKIN.**Inspector, **P. LAFERRIERE.**Quebec Agency: 133 St. Peter St. **G. V. H. BOUCHARD, Agent.****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.**ANOTHER GRAND SUCCESS**

FOR THE

Williams Manufacturing Co'y.

They have just carried off three silver medals, two bronze medals and three first prizes at the Centennial and Dominion Exhibition at St. John, N. B. The medals were awarded for improvement in sewing machines and the prizes for best samples of work done on the grounds. This grand success proves beyond dispute that the Williams Company's sewing machines are to-day, as in years past, the leading machines in the market, and intending purchasers will do well to make a note of these facts. The Williams Co. have, in a few short months, rebuilt their factory which was destroyed by fire last Spring, and are now turning out, as usual, the best sewing machines in the world.

Head Office, 347 Notre-Dame 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 "CO" Horses Nails.

AGENTS VIELLE MONTAGNE ZINC CO.

89 St. Peter St., Stores: 12, 14, 16, 18 Colborne St.

UNION NAIL WORKS, St. GABRIEL LOCKS, MONTREAL.**A. & T. J. DARLING & CO.****Bar Iron, Tin, &c. and Shelf Hardware.****OUTLERY A SPECIALTY.**

FRONT ST., East.]

TORONTO.**1883-St. John Exhibition-1883****LEATHER BELTING,****FIRE ENGINE ROSE,**

&c., &c.,

FOUR FIRST PRIZES

—AND—

TWO DIPLOMAS.

The highest of all Awards for Leather Belting and Fire Engine Hose were accorded by the Judges at the St. John Centennial and Dominion Exhibition to

ROBIN & SADLER,**MONTREAL,****OVER ALL COMPETITORS.****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.

Goldie & McCulloch**"GALT SAFE WORKS,"**

MANUFACTURERS OF

Fire and Burglar Proof**SAFES AND VAULTS.**

Awarded First Prize, Diploma and Three Medals at Montreal and Toronto.

SILVER MEDAL AND DIPLOMA AT ST. JOHN, N. B.

WAREHOUSES AT MONTREAL:

31 ST. JAMES STREET WEST,

Adjoining "Witness" Office.

ALFRED BENN, General Agent.

Terms of Payment made easy and prices low. Write for particulars.

CANADA BUSINESS COLLEGE**HAMILTON, ONT.**

A superior Business College. The largest in Canada. Offers young Men and Ladies a thorough and complete course of **ACTUAL BUSINESS TRAINING.** Students enter anytime. For Catalogue apply to R. F. GALLAGHER, Principal.

The Journal of Commerce**FINANCE AND INSURANCE REVIEW.**

MONTREAL, JANUARY 11, 1884.

THE EXCHANGE BANK.

Bank failures in Canada are fortunately but few and far between, and the losses to note-holders and other creditors have been unimportant. It is still rarer that calls on account of double liability have been made upon the shareholders, the Mechanics Bank furnishing hitherto the worst example of the kind. The Consolidated Bank failure made the most noise of all; yet not only was the double liability rendered unnecessary, but some \$13 per