

CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

DIVISION OF PROFITS, 1885.

APPLICANTS JOINING NOW WILL SHARE IN

TWO YEARS PROFITS,

AT THE QUINQUENNIAL DIVISION

NEXT YEAR.

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. BOURCHARD, 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.

AGENT **IELLE 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 HOSE,**

&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**"CALT 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.

ESTABLISHED 1839.

WM. DARLING & CO.,

Wholesale Shelf and Heavy

HARDWARE,**28 & 30 ST. SULPICE ST.,****MONTREAL.****The Journal of Commerce****FINANCE AND INSURANCE REVIEW.**

MONTREAL, MARCH 21, 1884.

FAVORED CREDITORS.

Some flagrant cases of giving preferences by insolvents to favored creditors have recently occurred in the sister Province of Nova Scotia, to which it seems desirable that public attention should be called. In one of these cases we have had an opportunity of examining the deed of trust assigning the entire property of the insolvent firm to a preferential creditor. There were in all five classes, the first preference having been given to a local bank, and, as one of the partners in the insolvent firm is described as a bank agent, it seems probable that he was taking care of his own bank first. In the second class the assignee and his firm and another individual for a portion of his claim are found. The third class