

# CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

Capital and Funds about - - - - - \$7,000,000  
Annual income over - - - - - 1,200,000

A. G. 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, 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 1883	\$81,129,756.00
Largest Business of any company in the World.	
Total Outstanding Assurance	275,160,588.00
Total ASSETS December 31st, 1883	53,030,581.70
Total UNDIVIDED SURPLUS	12,109,756.79
PAID POLICY-HOLDERS Since organization	73,877,699.51

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.

1883 - St. John Exhibition - 1883

LEATHER BELTING,

FIRE ENGINE ROSE,

&amp;c., &amp;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 &amp; SADLER,

MONTREAL,

OVER ALL COMPETITORS.

## GREAT FIRES, DARING BURGLARIES.

The many recent fires and burglaries that have occurred in different parts of Canada ought surely to arouse all classes of business men to a sense of the risk they run of being any night financially ruined if unprovided with proper security for their account books, deeds, checks, receipts, money, jewellery, &c.

Goldie & McCulloch's make is used by the Dominion Government, Canadian Pacific Railway Co., Canadian Bank of Commerce, Imperial Bank of Canada, Bank of Ottawa, Maritime Bank, and by other leading Banks. In fact every unprejudiced business man after seeing the different makes admits Goldie & McCulloch's to be unquestionably superior to any others. They have been triumphant in every test. Have taken the prizes in the late Exhibitions. Sold on easy terms and at low prices.

WARREN 389 ST. JAMES ST., Montreal.

ALFRED BENN, General Agent.

ESTABLISHED 1839.

## WM. DARLING & CO.,

Wholesale Shelf and Heavy

HARDWARE,  
26, 28 & 30 ST. SULPICE ST.,DEALERS  
ASK FOR

CREME DE LA CREME

AND

Canvas Back  
CIGARS.

They are the best value in the market.

J. M. FORTIER,

"Creme de la Creme" Cigar Factory.

143, 145 &amp; 147 ST. MAURICE ST., MONTREAL.

LONSDALE, REID &amp; CO.,

IMPORTERS OF

Fancy &amp; Staple Dry Goods,

SMALL WARES, &amp;c.,

18 ST. HELEN STREET, MONTREAL.

## The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, SEPTEMBER 19, 1884.

ONTARIO LOAN AND SAVINGS  
COMPANIES.

Among the interesting papers contributed to the Economic Section of the British Association, at its recent meeting in Montreal, was one on the subject which is prefixed to these remarks, which was read by Mr. W. A. Douglas of Toronto. We learn from the paper that the oldest of the existing companies worthy of mention was commenced in 1855, and that in its first statement the capital was \$17,000, and total assets \$68,800. The report for December, 1883, enumerates 73 companies having an aggregate paid-up capital of \$28,028,625 and total assets \$79,555,474. The paid-up capital of the banks at the same date was \$18,432,760. The banks at least the principal ones, have been much longer in operation. These companies are, with hardly an exception, authorized to take money on deposit, and likewise to issue debentures. The deposits are limited to the paid-up capital,