

# 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, 130 St. James St., Montreal.

J. D. HENDERSON, Agent, Toronto.

D. MACCARVEY, Secy.

P. McLARRIN, 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 - - - - - 73,877,899.51

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 & 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

# 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 SPECIALTY 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.

ESTABLISHED 1839.

# WM. DARLING & CO.,

Wholesale Shelf and Heavy

## HARDWARE.

26, 28 & 30 ST. SULPICE ST..

## LONSDALE, REID & CO..

IMPORTERS OF

Fancy & Staple Dry Goods.

SMALL WARES, &c.,

18 ST. HELEN STREET, MONTREAL.

We call particular attention to a new

## 5 Cent Cigar

—CALLED—

## 'NOISY BOYS,'

—WHICH IS—

UNEQUALLED FOR VALUE.

The Trade is solicited to send their orders to the

CREME DE LA CREME CIGAR FACTORY,  
MONTREAL.

## The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, NOVEMBER 28, 1884.

## THE FEDERAL BANK.

In our last issue we published the report of Mr. Yarker, the General manager of the Federal Bank, on the affairs of that institution, which was not, we imagine, a surprise to those to whom it was specially addressed, the President and directors. We do not find that the report led to any discussion as to the causes of the losses, which Mr. Yarker has expressly declared it was no part of his mission to criticise. Nevertheless, Mr. Yarker has thought it due to the shareholders to make special reference to the three principal items of loss the Michigan Lumber Account, the loss and lock-up in Manitoba, and the loss by the Commercial Loan and Stock Co. The first two of these accounts are the result of excessive credits, and the lumber account has been finally closed at a considerable loss. It would require much more information than Mr. Yarker has given to form any idea of the blame, if any, which should attach to those responsible for that account. What we mean is that the circumstances are not before us under which the account was originally taken and the undue credits subsequently given.