# W. C. A. LAMBE LLOYD'S AGENT FOR ONTARIO.

Surveys and Appraisements on goods damaged by salt water attended to at all points in Western Ontario. Certificate from Lloyd's Agent of damage is accepted by British Insurance Companies.

FOUNDED 1825.

## aw Union & Crown INSURANCE COMPANY OF LONDON Total Cash Assets Exceed \$22,000,000

Fire risks accepted on almost every description of insurable property.

Canadian Head Office: 67 BEAVER HALL, MONTREAL J. E. E. DICKSON, Mgr.

DOUGLAS K. RIDOUT, Toronto Agent. Agents wanted throughout Canada

## WATERLOO MUTUAL FIRE INS. CO.

ESTABLISHED IN 1863.

HEAD OFFICE, - WATERLOO, ONT.

GEORGE RANDALL,
President.

WM. SNIDER, Vice-President

FRANK HAIGHT, Manager.

R. T. ORR, Inspector

## THE DOMINION LIFE ASSURANCE CO.

Head Office, - WATERLOO, Ont.

#### Results of 1902.

| Business in force              | 4.808,528 00 |
|--------------------------------|--------------|
| Increase                       | II per cent. |
| Income in 1902                 | \$182.171 45 |
| Increase                       | 15 per cent  |
| Assets                         | \$705,516 60 |
| Increase                       |              |
| Cash Surplus to Policy-holders |              |
| Increase in 1902               | \$6,854 00   |

JAS. INNES, President. THOMAS HILLIARD, Managing Director.

# QUEEN CITY

Fire Insurance Co.

## HAND-IN-HAND

Insurance Company.

# MILLERS & MANUFACT

Insurance Company.

## Fire Ins. Exchange Corporation.

Authorized Capitals, \$1,250,000

Special attention given to placing large lines on mercantile and manufacturing risks that come up to our standard.

Head Offices-Queen City Chambers, Toront

SCOTT & WALMSLEY

ESTABLISHED 1858 Managers and Underwriters The most useful busi ness book of this age is MURRAY'S

Showing interest on all sums from \$1.00 to \$10,000 at  $\frac{1}{2}$  per cent. rates from  $2\frac{1}{2}$ to 8 per cent. for I day to 368.

Price \$10.00

B. W. MURRAY,

Accountant's Office, Osgoode Hall, Toronto.

Onward and Upward-

# EXCELSIOR LIFE INSURANCE CO.

Assets. Income. Ins. in Force. 1902 . . . . . \$608,577 . . . . \$243,181 . . . . \$5,170,816 1892 ..... 87,279 ... 29,739 ... 1,231,750

Good openings tor good Agents with a progressive Company.

EDWIN MARSHALL

DAVID FASKEN, President.

THE ....

All Policies Guaranteed by the LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL.

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

| No.<br>Shares<br>or amt.<br>Stock. | Yearly<br>Divi-<br>dend. | NAME OF COMPANY    | Share par | Amount | Last<br>Sale<br>Apr. 10 |
|------------------------------------|--------------------------|--------------------|-----------|--------|-------------------------|
| 250,000                            |                          | Alliance           | 20        | 21-5   | 101 103                 |
| 200,000                            | 35                       | Guardian F. & L.   | 50        | 5      | 48, 49                  |
| 35,862                             | 50                       | London Ass. Corp.  | 10        | 5      | 91 10                   |
| 10,000                             | 171                      | London & Lan. L.   | 25        | 122    | 52, 54                  |
| 89,155                             |                          | London & Lan. F.   | 10        | 2      | 81 9                    |
| 245,640                            | 24                       | Liv. Lon. & Globe. | Stk       | 21     | 19 20                   |
|                                    | 90                       |                    |           | 2      | 45 46                   |
| 30,000                             | 30                       | Northern F. & L    | 100       | 10     | 74 75                   |
| 110,000                            | 3ops                     | North Brit. & Mer  | 25        | 61     | 36 37                   |
| 53,776                             | 35                       | Phœnix             | 50        | 5      | 351 361                 |
| 125,234                            | 633                      | Royal Insurance    | 20        | 3      | 49 50                   |
| 10,000                             |                          | Standard Life      | 50        | 12     | 49 30                   |
| 240,000                            | 8/6 ps                   | Sun Fire           | 10        | 10     | 111 112                 |

| RAILWAYS  | Par<br>value<br>Sh.            | London<br>Apr. 10   |   |
|---|--------------------------------|---|---|
| Canada Pacific Shares, 3% C. P. R. ist Mortgage Bonds, 5% do. 50 year L. G. Bonds, 3½%. Grand Trunk Con. stock 5% perpetual debenture stock. do. Eq. bonds, 2nd charge 6%. do. First preference 5 do. Second preference stock 3½ do. Third preference stock. Great Western per 5% debenture stock. Midland Stg. 1st mtg. bonds, 5% Toronto, Grey & Bruce 4% stg. bonds, | \$100<br><br>100<br><br>10<br> | 132<br>111<br>103<br>184<br>135<br>124<br>114<br>99<br>48<br>135<br>105 | 133<br>113<br>105<br>184<br>138<br>127<br>115<br>100<br>481<br>138<br>107 |
| rst mortgage  | 100                            | 106   | 108   |

| SECURITIES.                         |          |     | London<br>Apr. 10 |  |
|-------------------------------------|----------|-----|-------------------|--|
| Dominion 5% stock, 1903, of Ry. lo. | an       | 101 | 103               |  |
| do. 4% do. 1904, 5, 6, 8            |          | IOI | 105               |  |
| do. 4% do 1910, Îns. stock          |          | 104 | 106               |  |
| do. 31% do. Ins. stock              |          | IOI | 105               |  |
| Montreal Sterling 5% 1908           | ******** | 101 | 103               |  |
| do. 5% 1874,                        |          | 101 | 103               |  |
| do. 1879, 5%,                       |          | 101 | 103               |  |
| City of Toronto Water Works Deb.    | 1906, 6% | 100 | 107               |  |
| Bem com acon                        |          | 109 | III               |  |
|                                     | 1928, 4% | 102 | 104               |  |
| do. do. Loca IImp. Bonds            |          | 99  | IOI               |  |
| do. do. Bonds                       | 1929 32% | 98  | 101               |  |
| City of Ottawa, Stg.                | 1904, 6% | 100 | 102               |  |
| City of Hamilton Debs.              | 1934 5%  | 102 | 104               |  |
| City of Quebec, con.,               | 1905, 6% | 102 | 104               |  |
| do. do. sterling deb.               | 1923, 4% | 101 | 103               |  |
| City of Vancouver,                  | 1931, 4% | 101 | 103               |  |
| do. do.<br>City of Winnipeg, deb.   | 1932, 4% | 100 | 102               |  |
| city of winnipeg, deb.              | 1914. 5% | 105 | 107               |  |

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In writing give your age, occupation and bank reference.

All letters treated as strictly confidential.

#### GEORGE T. DEXTER.

Superintendent of Domestic Agencies. The Mutual Life Insurance Company of New York.

32 Nassau Street, New York, N.Y.

Established 1824

### The MANCHESTER FIRE Assurance Co.

Head Office-MANCHESTER, Eng. H. S. MALLETT, Manager and Secretary.

## Assets over \$13,000,000

Canadian Branch Head Office-TORONTO JAS. BOOMER, Manager. T. D. RICHARDSON, Assistant Manager.

Toron Agents SMITH & MACKENZIE JOSEPH LAWSON.

# The Biggest March Yet!

Thanks to the assistance of our Policy-holders throughout Canada in response to our circular and Annual Report, the applications received in March make a new record.

A copy of our last Annual Report, which has been so well received by our Policy-holders, our Agents, and the public generally, will be sent on application to the Head Office, or any of our Branch Offices as follows: Branch Offices as follows

Head Office, WINNIPEG, Manitoba.
Montreal: Mechanics' Institute Building.
Toronto: 18 Toronto Street.
St. John, N.B.: 74 Prince William St.
Vancouver: Inns of Court Building.
Calgary: Norman Block

GREAT-WEST LIFE ASSURANCE CO.

# ECONOMICAL

Fire Ins. Co. of Berlin, Ont. Cash and Mutual Systems.

Total Net Assets.....\$ 300,089 5 Government Deposit..... 36,300 0

JOHN FENNELL, - - - President GEO. LANG, - - Vice-Preside