

Commercial Union

Assurance Co., Limited.
Of LONDON, Eng.

Fire
Life
Marine

Capital & Assets
\$27,000,000

Canadian Branch — Head
Office, Montreal. Toronto
Office, 49 Wellington St. E.

R. WICKENS,
Gen. Agent for Toronto and Co. of York

Caledonian

INSURANCE CO. of Edinburgh

LANSING LEWIS, Branch Mgr., Montreal.

A. M. NAIRN, Inspector.

MUNTZ & BEATTY, Resident Agents, 15 To-
ronto Street, Toronto.

Telephone 2309.

COUNSELL, GLASSCO & CO., Agents, Hamilton.

QUEEN

Insurance Co. of America.

GEORGE SIMPSON, Resident Manager

WM. MACKAY, Assistant Manager

MUNTZ & BEATTY, Resident Agents,
15 Toronto St., TORONTO. Tel. 2309.

C. S. SCOTT, Resident Agent, HAMILTON. Ont.

Millers' & Manuf'rs Ins. Co

ESTABLISHED 1885.

HEAD OFFICE:

Queen City Chambers, Church St., Toronto.

DIRECTORS:

JAS. GOLDIE, Pres. J. L. SPINK, Vice-Pres.
THOS. WALMSLEY, Treas. HUGH SCOTT, Mgr. and Sec.
Adam Austin, Inspector.

This Company was organized in 1885, specially for
the purpose of insuring manufacturing industries, ware-
houses and contents.

The primary object being to give protection against
loss by fire at a minimum cost consistent with absolute
security.

The system adopted has been to inspect all risks
before acceptance and fix the rate to be exacted equitably
in accordance with the hazard assumed.

Assurers with this company have made a
saving, upwards of \$108,000.00 on the current
rates charged, in addition to which, on the
rates exacted by us, dividends have been de-
clared to policy-holders amounting to over
\$24,000.00, together, making the very sub-
stantial sum of over \$132,000.00 that our
policy-holders have saved during the eleven
years we have been in operation.

As no canvassers are employed, dealing directly
with the assured, those desiring to avail themselves
of the advantages thus offered will please address

Millers' and Manufacturers' Insurance Co.,
32 Church Street, Toronto, Ont.

The DOMINION Life

ASSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT

Authorized Capital.....\$1,000,000
Subscribed Capital.....257,600
Paid-up Capital.....64,400

JAMES INNES, M.P., Pres. CHR. KUMPF, Vice-Pres.
THOS. HILLIARD, Managing Director.
CHAS. A. WINTER, Supt. of Agencies.

Policies unrestricted as to travel or occupation. First
Canadian company to give patrons benefit of Extension
Clause, and only company giving equal privileges and
ates to ladies.

A few more good Agents wanted.

SALVAGE MONEY FOR ASSISTING DISABLED VESSELS.

From Cassier's Magazine.

Owing to the high salvage money obtained
for rendering assistance to a disabled ship at
sea, many steamers and sailing vessels carry on
an irregular sort of "wrecking business" by
always being on the alert for stranded ships.
A tramp steamer that could bring a great
transatlantic liner into port in a disabled con-
dition would realize more money than its owner
would make in a trip across the sea with a full
cargo. As an illustration of what salvage
money is paid for towing steamers into port,
mention can be made of a few conspicuous
cases. In 1882 the "City of Richmond" was
towed into Halifax Harbor, and cost her own-
ers \$35,000 in salvage money. In the same
winter the "City of Boston" broke her shaft at
sea, and her owners were compelled to pay a
bill for towing and other aid of \$46,500. When
the Atlantic liner "Paris" broke down off the
Irish coast in 1890 she was towed into port at
an expense of \$30,000.

So rich are these prizes that the coast
wrecking companies frequently send powerful
tugs to sea just after a storm in search of dis-
abled vessels. If a steamer is several days
overdue the tugs may go hundreds of miles off
the coast, and in this sense the companies ex-
tend their labors into new fields, practising
wrecking upon the high seas.

—Logging operations on the Ottawa
and tributaries in Canada have usually af-
forded employment for 5,000 to 6,000 men.
Now that the United States tariff imposes
a duty of \$2 a thousand on rough pine, it
is proclaimed that operators feel so hard
hit and discouraged that they will put no
more than 500 men in the woods this sea-
son. That means a prodigious reduction
of import that will not damage American
markets any. The loggers who have
heretofore depended on the Ottawa dis-
trict for a job will have to emigrate to the
United States or go to the Klondike. Our
sympathy will first have to begin at home.
Lots of people have been out of employ-
ment on this side of the line because 5,000
men were turning out cheap Canada logs, to
be converted into cheap Canada lumber,
which competed with our own in the east-
ern market. If the Dingley bill has re-
duced the Ottawa River logging force from
5,000 to 500 men, it clearly shows that the
protection feature of the new tariff bill
does indeed protect.—N.W. Lumberman.

—Some time ago at a fashionable salon,
Baron d'Almerie was one of a group to
whom he was imparting an account of his
pedigree, which, he claimed, was derived
from the Pharaohs of Egypt. Just then
Baron de Rothschild approached the
group, and one of its members called out:
"Baron, come and let me make you ac-
quainted with the Baron d'Almerie. He
comes of Pharaonic stock, and you ought
to know each other." "Yes," said Baron
de Rothschild, bowing gravely. "I
think," said the Baron d'Almerie, "you
should know our family, as your ancestors
took from us certain pledges when they
decamped from Egypt." "True," replied
Baron de Rothschild, "but those pledges
were redeemed by a check on the Bank of
the Red Sea!"

—The *Globe's* Ottawa special says: A
bounty of \$3 per ton is to be paid on all
steel ingots manufactured in Canada after
June 28, 1897, and for five years thereafter,
from ingredients of which not less than 50
per cent. of the weight consists of pig iron
made in Canada. Regulations respect-
ing these and also the bounties of \$3 a ton
on puddled iron bars and \$3 a ton on do-
now being promulgated by the Customs
mestic and \$2 a ton on foreign pig iron are
Department.

—A Montreal paper states that about
4,500 shares of the famous Le Roi mine,
British Columbia, are now owned in the
Province of Quebec; the stock is now
quoted at \$8. Further, Mr. A. W. Morris
wired to Spokane the last payment on the
famous Twin mine, which is held by a
syndicate of wealthy Montrealers.

The Northern Life

Assurance Company
of Canada.

Head Office, London, Ont.

Authorized Capital, \$1,000,000.
Subscribed Capital, 800,000.

HON. DAVID MILLS, Senator, Pres. E. JONES PARKE,
Q.C., 1st Vice-Pres. THOMAS LONG, Esq., 2nd Vice-Pres.

The latest methods and most profitable kinds of Life
and Endowment Policies issued. Terms liberal—Rates
low—Large Reserve to Policy-holders. Rates and full
information furnished on application. Reliable Agents
wanted in every county.

JOHN MILNE, Manager.

PHENIX....

Insurance Company
Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, - Agents, Toronto.

57th YEAR.

Gore Fire Insurance Co.,

GALT, ONT.

Losses Paid.....\$ 1,570,312 00
Amount at Risk.....11,886,801 00
Total Assets.....349,938 82

Both Cash and Mutual Plans. During 1891, '93 and
'93 refunded in cash 90%, and '94 and '95 10% of all mem-
bers' premiums.

President, - - - HON. JAMES YOUNG.
Vice-President, - - - A. WARNOCK, Esq.

Manager, R. S. STRONG, Galt.

WELLINGTON MUTUAL FIRE INSURANCE CO.

Business done on the Cash and Premium Note
System.

JAMES GOLDIE, CHAS. DAVIDSON,
President. Secretary.

Head Office, - - - - - Guelph, Ont.
HERBERT A. SHAW, Agent,
Toronto St., TORONTO.

EXCELSIOR LIFE INSURANCE CO.

INCORPORATED 1889.

Head Office—Corner Adelaide & Victoria Sts.,
TORONTO, CAN.

Total Assets, \$400,000. Most attractive plans of Insur-
ance in existence. Coupon Annuity Bonds on life and
endowment plans. Endowment Policies at Life Rates.
Half Premium Policies. Policies also issued on all other
approved plans. Write for particulars before insuring
elsewhere. Reliable agents wanted. E. MARSHALL,
Secretary. E. F. CLARKE, Managing Director.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY

Established 1875. of New York

EDWARD W. SCOTT, President.

General Agents wanted in unrepresented districts.
Apply to R. H. Matson, General Manager for Canada,
37 Yonge St., Toronto, Ont.

The Farmers' and Traders'

Liberal Policies LIFE AND ACCIDENT
Economic ASSURANCE CO. Limited.
Management.

Head Office, ST. THOMAS, ONT

Authorized Capital.....\$500,000 00
Subscribed Capital.....350,000 00

J. H. STILL, Pres. JOHN CAMPBELL, Vice-Pres.
D. E. GALBRAITH, Secretary.

Agents wanted to represent the Company