

W. G. 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.
Law Union & Crown
INSURANCE COMPANY OF LONDON
Total Cash
Assets Exceed **\$24,000,000**
Fire risks accepted on almost every description of insurable property.
112 ST. JAMES ST., MONTREAL
(Corner of Place d'Armes.)
Canadian Head Office:
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

Total Assets 31st Dec., 1900\$361,361 03

Policies in Force in Western Ontario over 25,000 00

GEORGE RANDALL, President. WM. SNIDER, Vice-President.

FRANK HAIGHT, Manager. R. T. ORR, T. L. ARMSTRONG, } Inspectors.

The London Mutual

Fire Insurance Co. of Canada

Established 1859.

Losses Paid, - - - \$3,500,000 00

Assets - - - - - \$736,796 55

HON. JOHN DRYDEN, President. GEO. GILLIES, Vice-President.

H. WADDINGTON, Sec'y and Man. Director.
H. A. SHAW, City Agent, 9 Toronto Street.

QUEEN CITY

Fire Insurance Co.

HAND-IN-HAND

Insurance Company.

MILLERS & MANUFACTURERS

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, Toronto

SCOTT & WALMSLEY,

ESTABLISHED 1838.

Managers and Underwriters.

tone. The market in Britain for eggs has shown a much better feeling of late, and as a consequence they are steadier here. They are by no means plentiful, however. A good deal of poultry is coming forward, but prices keep firm. There is no special feature in hog products, but they are in small stock, while the demand is good.

Wool.—Prices are firmer than ever, and in England they are expected to show a slight advance at the forthcoming London sales. There is really no surplus in any of the world's chief woolen centres, and the natural result is great strength.

FRUIT GROWING AS AN INVESTMENT.

In British Columbia, fruit growing has made such great strides in recent years, and the number of fruit trees being planted is so large, that some such remark as the following is by no means uncommon: "Oh, there are so many trees being planted these years that the market is sure to become overstocked and the industry an unprofitable one in years to come." To expressions of this kind we have listened for several years, and yet, remarks the Farmers' Advocate, it is a question whether fruit-growing in British Columbia ever was more profitable than at the present time. Nor has the future any-

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share par value	Amount paid	Last Sale Oct. 28
50,000	8 ps	Alliance.....	20	21 5	10 1/2 11 1/2
50,000	35	C. Union F. L. & M	50	5	58 59
200,000	8 1/2	Guardian F. & L.	10	5	91 92
35,862	20	London Ass. Corp.	25	12 1/2	55 56
10,000	17 1/2	London & Lan. L.	10	2	8 1/2 9
289,155	24	London & Lan. F.	25	2 1/2	22 1/2 23 1/2
45,640	30	Liv. Lon. & Globe.	Stk	2	44 45
130,000	30	Northern F. & L.	100	10	76 78
10,000	30 ps	North Brit. & Mer.	25	6 1/2	37 1/2 38 1/2
153,776	35	Phoenix.....	50	5	34 35
25,234	63 1/2	Royal Insurance, ..	20	3	47 48
10,000	Standard Life.....	50	12	10 1/2 11 1/2
10,000	8/6 ps	Sun Fire.....	10	10	10 1/2 11 1/2

RAILWAYS

	Par value Sh.	London Oct. 28
Canadian Pacific \$100 Shares, 3%.....	\$100	131 1/2 132 1/2
C. P. R. 1st Mortgage Bonds, 5%.....	110	110 111
do. 50 year L. G. Bonds, 3 1/2%.....	100 1/2	100 1/2 101 1/2
Grand Trunk Con. stock.....	100	16 1/2 17 1/2
5% perpetual debenture stock.....	120	131
do. Eq. bonds, and charge 6%.....	118	121
do. First preference 5%.....	105	106
do. Second preference stock 3 1/2%.....	92 1/2	93
do. Third preference stock.....	42 1/2	43 1/2
Great Western per 5% debenture stock.....	100	...
Midland Stg. 1st mtg. bonds, 5%.....	100	...
Toronto, Grev & Bruce 4% stg. bonds, 1st mortgage.....	100	103 105

SECURITIES.

	London Oct. 28
Dominion 5% stock, 1903, of Ry. loan.....	101 103
do. 4% do 1904, 5, 6, 8.....	101 105
do. 4% do 1910, Ins. stock.....	104 106
do. 3 1/2% do. ns. stock.....	101 105
Montreal Sterling 5% 1, 2, 3, 4, 5, 6, 7, 8.....	101 103
do. 5% 1874.....	101 103
do. 1879, 5%.....	101 103
City of Toronto Water Works Deb., 1906, 6%.....	109 102
do. do. gen. con. deb., 1920, 5%.....	108 110
do. do. stg. bonds, 1928, 4%.....	101 103
do. do. Loca Imp. Bonds, 1913, 4%.....	100 102
do. do. Bonds, 1929, 3 1/2%.....	94 96
City of Ottawa, Stg., 1904, 6%.....	101 103
City of Hamilton Debs., 1934, 5%.....	98 100
City of Quebec, con., 1905, 6%.....	101 103
do. do. sterling deb, 1923, 4%.....	100 102
City of Vancouver, 1931, 4%.....	99 101
do. do., 1932, 4%.....	100 102
City of Winnipeg, deb, 1914, 5%.....	106 108

Central Life Insurance Co., of Canada.

Authorized Capital, \$1,000,000
Capital Subscribed, 500,000
Head Office, TORONTO.
Our rates are most favorable to the insuring public. Our Policies are unconditional from date of issue. Our Reserves are based on the highest Govt. Standard. First-class positions for men of character and ability. Write to the Head Office of the Company for particulars.
THOMAS CRAWFORD, M.P.P., J. M. SPENCE,
President. Man. Dir.

Excelsior Life Insurance Company

HEAD OFFICE, TORONTO.

ASSETS, ONE MILLION DOLLARS.

INSURANCE IN FORCE,

OVER SIX MILLION DOLLARS.

A Company with:—An Unparalleled Low Death Rate, Low Expense Rate, and Earning over Six per Cent. on Assets, is a Desirable Company to Insure in and a Good Company for Agents to Represent.

Good Agents Wanted.

Attractive Contracts Offered.

E. MARSHALL,
Secretary.

D. FASKEN,
President.

Atlas Assurance Company, Limited

with which is incorporated the

MANCHESTER FIRE OFFICE

SUBSCRIBED CAPITAL, - - \$11,000,000

Total Security for Policyholders exceeds Twenty-five Million Dollars. Claims paid exceed One Hundred and Thirty Million Dollars.

TORONTO BRANCH — 22-24 TORONTO STREET.
A. WARING GILES, — LOCAL MANAGER.
SMITH & MACKENZIE, — TORONTO AGENTS.

The Company's guiding principles have ever been Caution and Liberality. Conservative selection of the risks accepted and Liberal treatment when they burn. AGENTS—i.e., Real Agents who Work—wanted in unrepresented districts.

Head Office for Canada—MONTREAL.

MATTHEW C. HINSHAW, Branch Manager.

LOW MORTALITY

IS AN

Important Factor

In determining the DIVIDENDS of a Life Insurance Company.

The death rate of

THE DOMINION LIFE

has always been low, and last year was more favorable than that of any other Canadian Company.

CHR. KUMPF, PRESIDENT.

THOMAS HILLIARD, Managing Director. FRED HALSTEAD, Supt. of Agencies

PAPER

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FOR WRITING ON
FOR BOOKS
FOR CATALOGUES
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All Wholesalers Keep It.

Toronto Paper Mfg. Co.

MILLS AT CORNWALL