

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.

TORONTO MARKETS.

Toronto, December 29th, 1904.

Chemicals and Drugs.—A fairly good trade without extraordinary features is passing. Prices continue firm. New York advices speak of comparative dullness. Some big drug sales have been held in London during the last week or two. At these, quinine remained unchanged. Reports from the Amsterdam quinine sale this week are so far not to hand. Some opium has been sold in considerable quantities in primary markets, and holders are keeping prices firm. Blue vitriol, potash, camphor, are tending higher. Norwegian cod liver oil is easier. Sulphur retains its very unsettled condition.

Dry Goods.—A good trade is being done, that is considering the season. Just before Christmas, business was exceedingly brisk, but immediately after, as is natural, it fell off somewhat. All staple goods retain their strength, and woollens particularly, and for these it is difficult to foretell the upshot of present exceedingly firm conditions.

Flour and Grain.—Dullness prevails in the flour trade, and it is hardly likely to improve until well into the New Year. Ninety per cent. patents fetch \$4.25 to \$4.35 in buyers' sacks. Bran and shorts are both on the easy side. Oatmeal is

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share par value	Amount paid	Last Sale Dec. 16
50,000	8 ps	Alliance.....	20	21-5	11 11 1/2
50,000	35	C. Union F.L. & M	50	5	59 60
200,000	8 1/2	Guardian F. & L.	10	5	92 92 1/2
35,862	20	London Ass. Corp.	25	12 1/2	56 57
10,000	17 1/2	London & Lan. L.	10	2	81 82 1/2
289,155	24	London & Lan. F.	25	2 1/2	229 231
45,640	90	Liv. Lon. & Globe..	Stk	2	438 440
130,000	30	Northern F. & L.	100	10	75 77
10,000	30 ps	North Brit. & Mer..	25	6 1/2	37 38 1/2
153,776	35	Phoenix.....	50	5	34 35 1/2
25,234	6 3/4	Royal Insurance....	20	3	46 47 1/2
10,000	...	Standard Life.....	50	12	...
10,000	8 6/8 ps	Sun Fire.....	10	10	10 1/2 11 1/2

RAILWAYS

	Par value	London Dec. 16
Canadian Pacific \$100 Shares, 3%.....	\$100	132 1/2 133 1/2
C. P. R. 1st Mortgage Bonds, 5%.....	...	111 112
do. 50 year L. G. Bonds, 3 1/2%.....	...	100 101 1/2
Grand Trunk Con. stock.....	100	20 1/2
5% perpetual debenture stock.....	...	131 133
do. Eq. bonds, and charge 6%.....	...	121 123
do. First preference 5%.....	10	106 106 1/2
do. Second preference stock 4 1/2%.....	...	95 95 1/2
do. Third preference stock.....	...	48 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	104 105

SECURITIES.

	London Dec. 16
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 1/2%.....	...
do. 5% 1874.....	100 102
do. 1870, 5%.....	100 102
City of Toronto Water Works Deb., 1906, 6%..	101 103
do. do. gen. con. deb. 1920, 5%.....	108 110
do. do. stg. bonds 1928, 4%.....	101 103
do. do. Loca Imp. Bonds 1913, 4%.....	101 103
do. do. Bonds 1929, 3 1/2%.....	94 95
City of Ottawa, Stg. 1904, 6%.....	101 103
City of Hamilton Debs. 1934 5%.....	98 100
City of Quebec, con., 1905, 6%.....	101 103 1/2
do. do. sterling deb 1923, 4%.....	103 105
City of Vancouver, 1931, 4%.....	100 102
do. do. 1914, 4%.....	100 102
City of Winnipeg, deb 1914, 4%.....	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



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FOR WRITING ON
FOR BOOKS
FOR CATALOGUES
FOR LEDGERS

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for our Paper
when giving an
order to
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All Wholesalers Keep It.

Toronto Paper Mfg. Co.

MILLS AT CORNWALL