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

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

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.

- WATERLOO, ONT. HEAD OFFICE.

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

FRANK HAIGHT, R. T. ORR,
Manager. J. A. STEWART, Inspectors.

THE DOMINION LIFE ASSURANCE CO.

Head Office, - WATERLOO, Ont.

Results of 1902.

| Business in torce | 4,898,538 00 |
|--------------------------------|--------------|
| Increase | |
| Income in 1902 | |
| Increase | |
| Assets | \$705,516 60 |
| Increase | |
| Cash Surplus to Policy-holders | |
| Increase in 1902 | \$6,854 00 |

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

OUEEN CITY

Fire Insurance Co.

HAND-IN-HAND

Insurance Company.

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

very little stock available, and from \$19.50 to \$20 is quoted as about a figure for Hamilton iron, but no free deliveries of the last-named brand are being made. Bars are steady at \$1.90 to \$1.95, and iron pipe at \$4.81. Boiler plate is still quoted at \$2.10 for best Scotch, and \$2 is the general figure for tank steel, though some fair business is reported at \$1.95. Coke tins are quoted a little easier in Britain, but local prices are unaltered, and in Canada plates, black sheets. Ternes, etc., no change is noted. Owing to the shut down in Montana mining operations, copper has taken an upward movement, and is now quoted at 141/2c., but some predict much higher figures. Ingot tin has also firmed up some, and is now quoted at 30 to 301/2c. for Straits, and 31c. for L. & F. is steady at \$3.10, and spelter at \$5.75. Antimony easy at 7c.

Oils Paints and Glass.-The situation as regards linseed oil is unimproved, sales of fair being made, it is said, at

THE

[Incorporated 1875]

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

INSURANCE COMPANIES

ENGLISH (Ouotations on London Market)

| No. Shares or amt. Stock. | Yearly Divi- dend. | Name of Company | Share pa | Amount | La Sa Oct | |
|--|--------------------------|--|----------|--------|-----------------|-----|
| | % | Alliana | 000 | | | 1 |
| 250,000 | | Alliance | 20 | 21-5 | 10 | 104 |
| 50,000 | 35 | C. Union F L. & M | 50 | 5 | 508 | 514 |
| 200,000 | 81 | Guardian F. & L | 10 | 5 | 92 | 10 |
| 35,862 | 20 | London Ass. Corp. | 25 | 125 | 53 | 55 |
| 10,000 | 175 | London & Lan. L | 10 | 2 | 9 | 95 |
| 89,155 | 24 | London & Lan. F | 25 | 21 | 20 | 21 |
| 245,640 | 90 | Liv. Lon. & Globe | Stk | 2 | 441 | 451 |
| 30,000 | 30 | Northern F. & L | 100 | 10 | 77 | 79 |
| 110,000 | 3ops | North Brit. & Mer | 25 | 61 | 36 | 37 |
| 53,776 | 35 | Phœnix | 50 | 5 | 33 | 34 |
| 125,234 | 631 | Royal Insurance | 20 | 3 | 471 | 481 |
| 10,000 | 30 | Standard Life | 50 | 12 | | |
| 240,000 | 8/6 ps | Sun Fire | 10 | 10 | 10 | 102 |
| MATERIAL PROPERTY AND ADDRESS OF THE PARTY AND | The second second | NAME OF THE OWN POWERS OF THE OWN PARTY OF THE OWN PARTY OF THE OWN PARTY. | | | March St. | |

| RAILWAYS | Par value # Sh. | London Oct. 16 | |
|---|-----------------------|-------------------|-----|
| Canadian Pacific \$100 Shares, 3% | \$100 | 122 | 122 |
| C. P. R. 1st Mortgage Bonds, 5% | | 110 | 112 |
| do. 50 year L. G. Bonds, 31% | | 102 | 104 |
| Grand Trunk Con. stock | 100 | 158 | 158 |
| 5% perpetual debenture stock | | 132 | 135 |
| do. Eq. bonds, and charge 6% | | III | 112 |
| do. First preference 5 | 10 | 109 | 110 |
| do. Second preference stock 31 | | 97 | 98 |
| do. Third preference stock | | 451 | 454 |
| Great Western per 5% debenture stock. | 100 | | |
| Midland Stg. 1st mtg. bonds, 5% Toronto, Grev & Bruce 4% stg. bonds, | 100 | | |
| ist mortgage | 100 | 106 | 108 |

| SECURITIES. | | | London Oct. 16 | |
|--|----------|-----|-------------------|--|
| Dominion 5% stock, 1903, of Ry. los | an | 101 | 103 | |
| do. 4% do 1904, 5, 6, 8 | | IOI | 105 | |
| do. 4% do 1910. Ins. stock | | 104 | 106 | |
| do. 4% do 1910, Îns. stock do. 33% do. Îns. stock | | 101 | 105 | |
| Montreal Sterling 5% 1908 | | | | |
| do. 5% 1874 | | 100 | 102 | |
| do. \ 1879, 5%, | | 100 | 102 | |
| City of Toronto Water Works Deb., | 1906, 6% | 99 | 104 | |
| do. do. gen. con. deb. | | 108 | 110 | |
| do. do. stg. bonds | 1928, 4% | 100 | 102 | |
| do. do. Loca Imp. Bonds | 1913, 4% | 99 | 101 | |
| do. do. Bonds | 1929 32% | 97 | 99 | |
| City of Ottawa, Stg. | 1904, 6% | 100 | 102 | |
| City of Hamilton Debs. | 1934 5% | 100 | 102 | |
| City of Quebec, con., | 1905, 6% | 103 | 105 | |
| do. do. sterling deb. | 1923, 4% | 102 | 104 | |
| City of Vancouver, | 1931, 4% | IOI | TOS | |
| do. do. | 1932, 4% | 99 | IOI | |
| City of Winnipeg, deb | 1914. 5% | 105 | 107 | |

Ontario Accident and Lloyds Plate Glass

ACCIDENTS AND DISEASE.

INSURANCE COMPANIES e Specially Attractive Policies covering Accident Accident and Sickness Combined, Employers', Elevator, General and Public Liability Plate Glass.

EASTMURE & LIGHTBOURN, Gen'l Agents 3 Toronto Street, TORONTO

The London Life Insurance Go.

Head Office, LONDON, Ont. JOHN McCLARY, President

A. O. JEFFERY, O.C., LL.B., D.C.L., Vice-President. Every desirable form of life insurance afforded on as favorable terms as by other first-class companies. MONEY TO LOAN on Real Estate security a lowest current rates of interest.

Liberal Terms to desirable agents. JOHN G. RICHTER, ... MANAGER

The London Mutual

Fire Insurance Co. of Canada Established 1859.

Losses Paid. - \$3,250,000 00 Business in force, over - \$66,000,000 00 \$628,690 16

Hon. John Dryden, President.

GEO. GILLIES, Vice-President

H. WADDINGTON, Sec'y and Man. Director.

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. Toronto Agents SMITH & MACKENZIE JOSEPH LAWSON.

Union

Assurance Society of London

Instituted in the Reign of Queen Anne, A. D. 1714.

Capital and Accumulated Funds Exceed \$16,000,000

> One of the Oldest and Strongest of Fire Offices

Canada Branch: Corner St. James and McGill Sts., Montreal.

T. L. MORRISEY, Manager, W. & E. A. BADENACH, Toronto Agents

ECONOMICAL

Fire Ins. Co. of Berlin, Ont.

Cash and Mutual Systems. Total Net Assets.....\$ 319,377 Amount of Risk 16,231,751 00 Government Deposit.....

35,965 00

JOHN FENNELL, - - - President. GEORGE C. H. LANG. Vice-President. W. H. SCHMALZ, - Mgr.-Secretary. JOHN A. ROSS, - - Inspector.