

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.

WESTERN CANADIAN TRADE WITH MEXICO.

Mr. Lucien J. Jerome, British consul in Mexico City, writes some interesting memoranda for the use of British Columbian and Western Canadian manufacturers intending to trade with the Pacific coast points of Mexico. Owing to a high range, or rather successive ranges of mountains, he explains, there is as yet no practicable means of transporting merchandise from these ports into the exterior, except by mules, at excessive cost. There are no roads, and the mule trails are for the most part quite impassable during the rainy season from May to October.

The most important Mexican town on the Pacific coast is Mazatlan, with a population of 17,582; next comes Guaymas, which, having rail communication with some interior points, is a more or less important distributing point. The State of Sonora, in which it is situated, is a great mining region. There is a railway from Altata to Culiacan in the State of Sinaloa, and another is being constructed from Topolobampo to Chihuahua via el Fuerte. San Blas has to-day no trade, which has been diverted to Manzanillo, where important harbor works are being built. A line of railway connects Manzanillo with the town of Colima. It will be some years before Colima will be connected with Tuxpan, the

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share par value	Amount paid	Last Sale Nov. 25
50,000	8 ps	Alliance.....	20	21-5	11 1/2 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	9 1/2 9 1/2
35,862	20	London Ass. Corp.	25	12 1/2	56 57
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	90	Liv. Lon. & Globe..	Stk	2	43 44
130,000	30	Northern F. & L.	100	10	76 78
10,000	30ps	North Brit. & Mer.	25	6 1/2	37 1/2 38 1/2
153,776	35	Phoenix.....	50	5	35 36
25,234	63 1/2	Royal Insurance..	20	3	47 48
10,000	8 1/2	Standard Life.....	50	12	10 1/2 11 1/2
10,000	8 1/2	Sun Fire.....	10	10	10 1/2 11 1/2

RAILWAYS

	Par value	London Nov. 25
Canadian Pacific \$100 Shares, 3%.....	\$100	136 1/2 137
C. P. R. 1st Mortgage Bonds, 5%.....	100	111 112
do. 50 year L. G. Bonds, 3 1/2%.....	100	100 1/2 101 1/2
Grand Trunk Con. stock.....	100	19 1/2
5% perpetual debenture stock.....	100	130 132
do. Eq. bonds, and charge 6%.....	100	121 123
do. First preference 5%.....	100	106 1/2 106 1/2
do. Second preference stock 1 1/2%.....	100	94 1/2 95
do. Third preference stock.....	100	47 47 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 Nov. 25
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% 1908.....	100 102
do. 5% 1874.....	100 102
do. 1879, 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%.....	100 102
do. do. Bonds, 1920, 3 1/2%.....	94 1/2 95
City of Ottawa, Stg., 1904, 6%.....	101 103
City of Hamilton Debs., 1904, 5%.....	98 100
City of Quebec, con., 1903, 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

FOR PRINTING ON
FOR WRITING ON
FOR BOOKS
FOR CATALOGUES
FOR LEDGERS

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All Wholesalers Keep It.

Toronto Paper Mfg. Co.

MILLS AT CORNWALL