

W. C. 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 **\$22,000,000**
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.

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, J. A. STEWART, Inspectors.

THE DOMINION LIFE ASSURANCE CO.

Head Office, - WATERLOO, Ont.

Results of 1902.

Business in force\$ 4,898,538 00
Increase 11 per cent.
Income in 1902\$182,171 45
Increase 15 per cent.
Assets\$705,516 60
Increase 14 per cent.
Cash Surplus to Policy-holders\$137,969 30
Increase in 1902\$6,854 00

JAS. INNES, President.

THOMAS HILLIARD, Managing Director.

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, Toront

SCOTT & WALMSLEY,

ESTABLISHED 1858

Managers and Underwriters

claimed by some buyers that they have been able to obtain fair lots of pure at even lower figures than \$4.50, though it is claimed there cannot possibly be any margin for the grinder at these figures Turpentine is firmer by 2c. in the South, it is said, but local quotations are as yet unrevised. Linseed oil is also cabled ten to fifteen shillings firmer in Britain, but old prices are said to still hold here. We quote: Single barrels, raw linseed oil, 47 to 48c.; boiled, 50 to 51c., net 30 days, or 3 per cent. for 4 months' terms. Turpentine, 83½ to 84c., single barrels. Olive oil, machinery, 90c. to \$1; cod oil, 35 to 37½c. per gal.; steam refined seal, 50 to 55c. per gal.; straw ditto., 45 to 47c.; castor oil, 8 cents, for machinery; pharmaceutical ditto, 8½ to 9c.; lead (chemically pure and first-class brands), \$4.50 to \$4.60; No. 1, \$4.25 to \$4.35; No. 2, \$4 to \$4.50; No. 3, \$3.80 to \$3.90; No. 4, \$3.60 to \$3.75; dry white lead, 4¼ to 4½c.

THE....

[Incorporated 1875]

Mercantile Fire

INSURANCE COMPANY

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

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. 13
250,000	8 ps	Alliance.....	20	21 5	102 102
50,000	35	C. Union F. L. & M	50	5	52 51
200,000	8½	Guardian F. & L.	10	5	94 92
35,862	20	London Ass. Corp.	25	12½	53 54
10,000	17½	London & Lan. L.	10	2	9 92
89,155	24	London & Lan. F.	25	2½	20 21
245,640	90	Liv. Lon. & Globe F.	100	2	45 46
30,000	30	Northern F. & L.	10	6½	77 79
110,000	30ps	North Brit. & Mer.	25	6½	35½ 36½
53,776	35	Phoenix.....	50	5	32½ 33½
125,234	63½	Royal Insurance...	20	3	42½ 49½
10,000	63	Standard Life.....	50	12
40,000	8½ps	Sun Fire.....	10	10	10 10½

RAILWAYS

	Par value \$ Sh.	London Nov. 13
Canadian Pacific \$100 Shares, 3%.....	\$100	120½ 121½
C. P. R. 1st Mortgage Bonds, 5%.....	110	112
do. 30 year L. G. Bonds, 3½%.....	102	104
Grand Trunk Con. stock.....	100	158 158½
5% perpetual debenture stock.....	132	135
do. Eq. bonds and charge 6%.....	123	126
do. First preference 5%.....	10	108½ 109½
do. Second preference stock 3½%.....	96	97
do. Third preference stock.....	44½	45½
Great Western per 5% debenture stock..	100
Midland Stg. 1st mtg. bonds, 5%.....	100
Toronto, Grev & Bruce 4% stg. bonds, 1st mortgage.....	100	105 108

SECURITIES:

	London Nov. 13
Dominion 5% stock, 1903, of Ry. loan.....	101 103
do. 4% do 1904, 5, 6, 8.....	101 103
do. 4% do 1910, Ins. stock.....	104 106
do. 3½% do. Ins. stock.....	101 103
Montreal Sterling 5% 1908.....	99 101
do. 5% 1874.....	99 101
do. 1879, 5%.....	99 101
City of Toronto Water Works Deb., 1906, 6%.....	99 104
do. do. gen. con. deb. 1920, 5%.....	108 110
do. do. stg. bonds 1928, 4%.....	100 102
do. do. Local Imp. Bonds 1913, 4%.....	99 101
do. do. Bonds 1929, 3½%.....	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%.....	99 101
do. do. 1934, 4%.....	99 101
City of Winnipeg, deb 914, 5%.....	103 105

THE Ontario Accident and Lloyds Plate Glass

INSURANCE COMPANIES

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

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

ACCIDENTS AND DISEASE.

The London Life Insurance Co.

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 at 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
Assets - - - - \$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. MORRISSEY, 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