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.

aw 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.

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, Out.

Results of 1902.

Business in torce\$	
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

IAS, INNES, President THOMAS HILLIARD, Managing Director.

IAND-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, Toronto

SCOTT & WALMSLEY,

ESTABLISHED 1858
Managers and Underwriters.

put up prices on medium grades of sole, but no general move in this direction has vet been made.

Metals and Hardware -As is natural at this season, wholesale trade is quiet. Most of the foundries are closed down for the usual yearly repairs, and there is little enquiry for pig iron, but holders are steady in their quotation of \$22 for No. 1 Summerlee and \$21 for No. 2 Summerlee, which are about the only kinds available. Bars rule easy at \$1.85. Reports are heard of further business being done in American tinplates, and it is said one order of 40,000 boxes has been booked from one large western can manufacturing concern. Canada plates and black sheets are steady at \$2.45 and \$2.40 respectively; galvanized Canadas, \$4.25; galvanized sheets, \$4.25 to \$4.35; boiler plate, \$2.10. Ingot tin is again quite notably higher, a sale of a round lot being reported at 31c., and in an ordinary way 32c. is quoted for Straits

[Incorporated 1875]

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 Divi- dend.	Name of Company	Share par	Amount	La Sa Dec	le
	%	A 111	1000			
250,000		Alliance	20	21-5	91	102
50,000	35.	C. Union F L. & M	50	5	199	500
200,000	81	Guardian F. & L	10	5.	04	91
35,862	20	London Ass. Corp.	25	124	53	54.
10,000	175	London & Lan. L	10	2	9	9章
89,155	24	London & Lan. F	25	21	20	21
245,640	90	Liv. Lon. & Globe	Stk	2	44	45
30,000	30	Northern F. & L	100	10	76	78
110,000	3ops	North Brit. & Mer	25	61	37	38
53,776	35	Phoenix	50	5	321	332
125,234	631	Royal Insurance	20	3	47	48
10,000	33	Standard Life	50	12		
0,000	8/6 ps	Sun Fire	10	10	101	103
		PERSONAL PROPERTY AND PROPERTY	1000		B 6	1000

RAILWAYS	Par value Sh.	Lon	don :. 18
Canadian Pacific \$100 Shares, \$\frac{1}{2}\$. C. P. R. 1st Mortgage Bonds, \$\frac{5}{2}\$	\$100 100 100 100	1228 110 102 158 132 123 111 97 45	123 112 104 158 136 126 112 98 452
Toronto, Grev & Bruce 4% stg. bonds, 1st mortgage	190	105	108

SECURITIES.		London Dec. 18	
D 1: 1 0/ stock area of Pay loop	101		
Dominion 5% stock, 1903, of Ry. loan	THE PERSON NAMED IN	103	
do. 4% do 1904, 5, 6, 8	IOI	105	
do. 4% do 1910, Ins. stock	104	106	
do. 31% do. Ins. 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. 1920, 5%	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	
City of Quebec, cou.,			
do. do. sterling deb. 1923, 4%	102	104	
City of Vancouver, 1981, 4%	99	101	
do. do. 1932, 4%	99	101	
City of Winnipeg, deb 914. 5%	104	106	

Ontario Accident and Lloyds Plate Glass

ACCIDENTS AND DISEASE.

INSURANCE COMPANIES

ne 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 at lowest current rates of interest.

Liberal Terms to desirable and nts. MANAGER IOHN G. RICHTER

The London Mutual

Fire Insurance Co. of Canada

Established 1859.

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

Hon. John Dryden, President.

GEO. GILLIES, Vice-President

H. WADDINGTON, Sec'v 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.

the state of section	
Total Net Assets	. \$ 319,377
Amount of Risk	. 16,231,751
Government Deposit	35,965

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