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

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.

GEORGE RANDALL, President.

WM. SNIDER, Vice-President

FRANK HAIGHT, Manager.

R. T. ORR, Inspector

THE DOMINION LIFE ASSURANCE CO. GROWTH IN 1901.

	1900	1901
Amount of Applications\$	681,700	\$ 959,700
Policies Issued	583,970	841,090
Nct Insurance Gained	232,496	542,292
	3,879,332	4,421,624
Income	138,057	158,459
Expenditure	59,842	79.079
Total Assets	539,266	615,690
Total Security to Policy-holders.	839,266	915,690
		the state of the s

THOMAS HILLIARD, Managing Director. C. W. CHADWICK, District Manager Dineen Building, TORONTO

DUEEN CIT

Fire Insurance Co.

HAND-IN-HAND

Insurance Company.

MILLERS & MANUFACTU

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 Cit hambers, Toronto

SCOTT & WALMSLEY

Managers and Underwriters.

TORONTO MARKETS.

Toronto, Nov. 13th, 1902.

Chemicals, Drugs, Etc.-No striking feature has developed on the local drug market and prices remain just about as before reported. In New York the market reports show that nothing is taking place outside of the ordinary routine, and there are but few transactions of any importance. An advance in quinine of three farthings is cabled from London, and this has brought about an increase of strength in that drug both in the New York and the local market. As high as 25c. for small lots of German is reported as having been given. Cod liver oil has gone up \$1 per bbl.

Dry Goods.-Continued briskness is the word in dry goods circles, and the demand for woolen goods for winter wear is quite active, in spite of the comparative mildness of the weather. Some of the wholesalers are engaged in stocktaking, and there are many good bargains being offered, which it will no doubt pay country retailers to make a visit to the chief centres to see. Cotton goods, like the raw material, retain their strength.

Flour and Meal.-At the present time the prices being obtained for 90 per cent.

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares amt. Stock.	Yearly Divi- dend.	Name of Company	Share par value	Amount	La: Sa Oct	le
	%	A 111'-	1000	100		
250,000	8 ps	Alliance	20	21-2	9,	10
50,000	35.	C. Union F L. & M.	50	5	442	457
200,000	81/2	Guardian F. & L	10	5	83	94
35,862	20	London Ass. Corp	25	122	52	53 8½
10,000	171	London & Lan. L	10	2	8	81
89,155	24	London & Lan. F	25	25	т8	181
245,640	90	Liv. Lon. & Globe	Stk	2	444	454
30,000	30	Northern F. & L	100	10	73	75
110,000	3ops	North Brit. & Mer	25	61	352	361
53,776	35	Phœnix	50	5	30	312
125,234	631	Royal Insurance	20	3	475	481
10,000	30	Standard Life	50	12		
240,000	8/6 ps	Sun Fire	10	10	10	102

RAILWAYS.	Par value # Sh.	London Oct. 31	
Canada Pacffic Shares, 3%. C. P. R. 1st Mortgage Bonds, 5%. do. 50 year L. G. Bonds, 3½%. Grand Trunk Con. stock 5% perpetual debenture stock. do. Eq. bonds, 2nd charge 6%. do. First preference 5. do. Second preference stock. 34. do. Third preference stock. Great Western per 5% debenture stock. Midland Stg. 1st mtg. bonds, 5%. Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage.	\$100 100 100 100 100	138½ 113 104 158 136 126 126 107½ 95½ 46¼ 135 105	139½ 115 106 158 138 129 108½ 962 46¾ 138 107

SECURITIES.		London Oct. 31	
Dominion 5% stock, 1903, of Ry. loan	101	103	
do. 4% do. 1904, 5, 6, 8	IOI	10	
do. 4% do. 1910, Ins. stock	104	10	
do. 3½% do. Ins. stock	101	105	
Montreal Sterling 5% 1908	IOI	103	
do. 5% 1874,	IOI	103	
do. 1879, 5%,	102	104	
City of Toronto Water Works Deb., 1906, 6%	101	107	
do. do. gen. con. deb. 1920, 5%	109	III	
do. do. stg. bonds 1928, 4%	TOI	103	
do. do. Local Imp. Bonds 1913, 4%	100	102	
do. do. Bonds 1929 32%	99	101	
City of Ottawa, Stg. 1904, 6%	100	103	
City of Hamilton Debs. 1934 5%	102	104	
City of Quebec, con., 1905, 6%	105	107	
do. do. sterling deb. 1923, 4%	103	105	
City of Vancouver, 1931, 4%	101	ICS	
do. do. 1932, 4%	102	104	
City of Winnipeg, deb. 1914, 5%	105	10	

The Mutual Life Insurance Company

OF NEW YORK

RICHARD A. McCURDY, President.

Statement for the Year Ending December 31, 1901.

According to the Standard of the Insurance Department of the State of New York.

INCOME

\$51,446,787 73 14,177,517 78 \$65,624,305 51 DISBURSEMENTS

To Policy-holders for claims by Death...
To Policy-holders for Endowments,
Dividends, Etc.
For all other Accounts..... \$17,344,023 13

11,335,646 77 \$42,452,606 50

ASSETS

ASSETS
United States bonds & other securities..
First Lien Loans on bond and mortgage
Loans on Bonds and other Securities...
Loans on Company's own Policies...
Real Estate: Company's Office Buildings
in London, Paris, Berlin, New York,
Boston, Philadelphia, San Francisco,
Seattle, Sydney and Mexico, and other
Real Estate...
Cash in Banks and Trust Companies...
Accrued Interest, Net Deferred Premiums, etc... \$198,063,981 24 81,564,209 88 10,638,000 00 11,319,067 23

27,542,442 44 16,746,894 4€

6,964,376 42 \$352,838,971 67

LIABILITIES

Liability for Policy Reserves, etc....... Liability for Contingent Guarantee Fund Liability for Authorized Dividends......

\$289,652,388 84 60,706,582 83 2,480,000 00

\$352,838,971 67 Insurance and Annuities in force\$1,243,503,101 11

ECONOMICAI

Fire Ins. Co. of Berlin, Ont.

Cash and Mutual Systems. Total Net Assets..... \$ 300,089 52 Amount of Risk 15,307,774 12 36,300 00 Government Deposit..... JOHN FENNELL, - - - President. GEO. LANG, - - Vice-President - President.

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.

City Agents \ JAFFRAY & MACKENZIE JOSEPH LAWSON.

The Great-West Life Assurance Company.

WORLD- POLICIES

No Restrictions as to TRAVEL, RESIDENCE, OCCUPATION, After Issue of Policy.

> The Lowest Premiums The Highest Guarantees

Head Office, - Winnipeg Branch Office, - - Ontario

18 Toronto St., Toronto. WRITE FOR PARTICULARS.

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