

STANDARD MUTUAL FIRE INSURANCE CO

Head Office, - MARKHAM, Ont.

Authorized Capital, - 500,000

Subscribed Capital, - 125,000

WM. ARMSTRONG, H. B. REESOR
President Man. Director

F. K. REESOR, FRANK EDMAND,
Inspector City Agent
Confederation Life Bldg.

The Metropolitan Fire Insurance Company

CASH-MUTUAL and STOCK
HEAD OFFICE, - TORONTO

Authorized Capital, \$500,000

D. HIBNER, Berlin, Pres. W. G. WRIGHT, Inspector.
W. H. SHAPLEY, Toronto, F. CLEMENT BROWN, Manager.
Vice President.

Forging Ahead . . .

In Tending to its Policyholders and Well Wishers

THE SEASON'S HEARTY GREETINGS

Head Office - WATERLOO, ONT.

The Mutual Life
OF CANADA

is pleased to announce that it has written during the past year

Over Five Millions

of good Canadian Business; and that in all other respects the Company has had a most successful year.

to keep the Encyclopedia Britannica from straying into error." Our banking readers will probably thank us for a few quotations from this ingenious extravaganza. Its freedom is delightful. Dilating upon architecture—true art versus Philistinism—and the need of a sort of arbiter elegantiarum for Canada, Gadsby dares to say:

"Bank managers behave like mitred archbishops toward the public. With a little stretch of imagination, their frock coats become palliums, their handsome offices cathedrals, and the checks and money we pass through the brass wickets take the place of votive offerings of candles, altar pieces, and orphreyed vestments. In the Middle Ages it was the Church that raised these skiey monuments and lifted men's thoughts to the stars; to-day and in Canada, it is the bank. You doubt it? Well, go down to Front Street and take a look at that Doric fane in which the Bank of Montreal houses itself, as simply beautiful as anything in Athens in the days of Pericles; or walk along King Street until you come to the Corinthian facade of the new Bank of Nova Scotia. And if

the head offices are cathedrals, the branches must be little gem-like chapels, if they are conceived in the same exquisite spirit. . . .

Objecting to some ornamentation at the entrance to the Bank of Commerce, again:

"Carrying out Ruskin's idea that the human body is the highest form of ornament, we should have suggested a frieze something like the Elgin marbles, the figures in high relief, and the details nicely subordinated, portraying the seven stages of a banker from junior to general manager. First, the junior, with his shining morning face punctuated with a cigarette, on his daily round of collections; next the discount clerk, off duty, trousers turned up, briar pipe, followed by a terrier pup so thoroughbred that he's almost an idiot; then the teller, peering through his cage, but something in his face to indicate that he is a dancing man and a favorite with the ladies; then the accountant, trying out his balance; then the branch manager, with bland manners and an easy corpulence, a golf stick in the background to hint at gentlemanly pastimes; then the inspector, keen of scent, on the trail of certain desperate sports who play poker for a cent ante; last of all, the general manager, haughty and enthroned, corporation magnates and finance ministers grovelling in the dust before him and tendering all sorts of collateral security. This would be good art and true to nature."

UNITED STATES EXPORTS.

According to a despatch from Washington, dated last week, the United States again stands, at the close of the calendar year 1903, at the head of the list of world's exporting nations so far as relates to the exportation of domestic products. This fact is shown by a series of tables presented by the Bureau of Statistics.

There are only three "billion-dollar countries" considered from the standpoint of exportation of domestic products, and they are, in the order of the magnitude of their exports, the United States, the United Kingdom, and Germany. In 1903 the exports of domestic products were: From the United States, \$1,457,565,783 in value and from the United Kingdom, \$1,415,617,552. From Germany the figures for the full year have not been received, but an examination of the figures of the year for which statistics are available justifies an estimate of \$1,200,000,000, for last year.

THE assignment is reported of Mrs. Margaret McDonald, widow of the late D. A. McDonald, of Port Hawkesbury, who died a year ago, and whose moderate general store business she continued. Liabilities are stated at about \$2,000, with nominal assets of \$2,500.—J. L. Cleveland, of Morden, is reported em-

Merchants
FIRE

INSURANCE CO.

CAPITAL AND ASSETS OVER

HALF A MILLION

— HEAD OFFICE —

TORONTO.

Agents Wanted in All Unrepresented Districts.

SEVEN TO ONE

That is about the ratio. About seven times as many persons are injured as die from all causes yearly.

Accidents are a more prolific cause of death than any disease except lung diseases.

Twice as many people are accidentally killed as die of old age.

Does it not seem reasonable to you as a business man that it would be to your interest to carry an accident policy?

WRITE THE
EMPLOYERS' LIABILITY ASSURANCE CORPORATION
MONTREAL — TORONTO

GRIFFIN & WOODLAND
MANAGERS.

barrased, and at a meeting of his creditors held in St. John, N.B., liabilities were shown at \$2,400, with assets of \$1,900. An offer of 60 cents on the dollar would be accepted by most creditors, otherwise an assignment will have to be made. Cleveland has carried on a small general business for a year or so, attended mostly by his family, while he sells nursery stock, canvasses for insurance, etc., a sort of ideal out-door life.

—The sixty-third annual general meeting of the Québec Board of Trade was held last month. Mr. Wm. Fry was re-elected president, and Mr. P. J. Basein first vice-president. Mr. William Power, M.P., was elected second vice-president, and Mr. D. J. Rattray was re-elected treasurer.