

**STANDARD MUTUAL FIRE INSURANCE CO.**

Head Office, - MARKHAM, Ont.

Authorized Capital, - 500,000

Subscribed Capital, - 125,000

WM. ARMSTRONG, President  
H. B. REESOR, Man. Director  
K. REESOR, Inspector  
FRANK EDMAND, City Agent  
Confederation Life Bldg.

**The Metropolitan Fire Insurance Company**

CASH-MUTUAL and STOCK

HEAD OFFICE, - TORONTO

Authorized Capital, \$500,000

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

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 &amp; WALMSLEY,

ESTABLISHED 1858.

Managers and Underwriters.

for trioletes, a second for ballades, a third for limericks, and so on. And the annals of all the centuries cannot show a parallel to the young writer of romances to whom inspiration comes only when he has a tame duckling asleep between his feet. Putting such tales one side, therefore, the modern reader ought to turn to the really valuable part of Mr. MacDonough's compilation—the stories he tells about those dodos and great auks of literature, the writers whose output was not dependent on the clothes they wore the desks they sat at, the rooms they lived in, or what they had for dinner.

Here is a picture of Sir Walter Scott, for instance, turning out one of his most celebrated chapters in the midst of a raging toothache, writing in a room with a smoking chimney, interrupted every few moments by a dog, which kept coming in and out and insisted on having the door opened. Here is another of Anthony Trollope composing, with his watch on the table, at the uniform rate of 250 words to every quarter of an hour, and turning out his regular quota of pages on a tempestuous trip from Marseilles to Alexandria, when he was terribly seasick. Jane Austen wrote in the common family sitting-room, as did Mrs. Oliphant. Charlotte Bronte, as we all know, could transfer her passages from literature to the peeling of potatoes and back again, without the slightest loss of energy. Such performances are never heard of to-day. The nearest approach we can call to mind is the case of Dr. Conan

**INSURANCE COMPANIES**

ENGLISH (Quotations on London Market)

| No. Shares or amt. Stock. | Yearly Dividend. | NAME OF COMPANY     | Share par value | Amount paid | Last Sale Dec. 30 |
|---------------------------|------------------|---------------------|-----------------|-------------|-------------------|
| 50,000                    | 8 ps             | Alliance.....       | 20              | 21-5        | 111 113           |
| 50,000                    | 35               | C. Union F.L. & M.  | 50              | 5           | 58 59             |
| 200,000                   | 8 1/2            | Guardian F. & L.    | 10              | 5           | 91 92             |
| 35,862                    | 20               | London Ass. Corp.   | 25              | 12 1/2      | 56 57             |
| 10,000                    | 17 1/2           | London & Lan. L.    | 10              | 2           | 81 82             |
| 289,155                   | 24               | London & Lan. F.    | 25              | 2 1/2       | 22 23             |
| 45,640                    | 90               | Liv. Lon. & Globe.  | Stk             | 2           | 43 44             |
| 130,000                   | 30               | Northern F. & L.    | 100             | 10          | 75 77             |
| 10,000                    | 30 ps            | North Brit. & Mer.  | 25              | 6 1/2       | 37 38             |
| 153,776                   | 35               | Phoenix.....        | 50              | 5           | 34 35             |
| 25,434                    | 63 1/2           | Royal Insurance.... | 20              | 3           | 47 48             |
| 10,000                    | 10               | Standard Life.....  | 50              | 12          | 101 102           |
| 10,000                    | 8/6 ps           | Sun Fire.....       | 10              | 10          | 103 104           |

**RAILWAYS**

|  | Par value | London Dec. 30 |
|--|-----------|----------------|
| Canadian Pacific \$100 Shares, 3%.....                 | \$100     | 137 137 1/2    |
| C. P. R. 1st Mortgage Bonds, 5%.....                   | 100       | 111 112        |
| do. 50 year L. G. Bonds, 3%.....                       | 100       | 101 102        |
| Grand Trunk Con. stock.....                            | 100       | 21 1/2         |
| 5% perpetual debenture stock.....                      | 100       | 129 131        |
| do. Eq. bonds, and charge 6%.....                      | 100       | 121 123        |
| do. First preference 5%.....                           | 100       | 107 108 1/2    |
| do. Second preference stock 4%.....                    | 100       | 96 97          |
| do. Third preference stock.....                        | 100       | 49 50          |
| Great Western per 5% debenture stock.....              | 100       | 100            |
| Midland Stg. 1st mtg. bonds, 5%.....                   | 100       | 100            |
| Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage..... | 100       | 105 106        |

**SECURITIES.**

|   | London Dec. 30 |
|---|----------------|
| 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% do. ns. stock.....                       | 101 105        |
| Montreal Sterling 5% 1/2.....                   | 100 102        |
| do. 5% 1874.....                                | 100 102        |
| do. 1879, 5%.....                               | 101 103        |
| City of Toronto Water Works Deb., 1906, 6%..... | 102 104        |
| do. do. gen. con. deb. 1920, 5%.....            | 102 104        |
| do. do. stg. bonds 1928, 4%.....                | 102 104        |
| do. do. Loca Imp. Bonds 1913, 4%.....           | 102 104        |
| do. do. Bonds 1929, 3 1/2%.....                 | 95 96          |
| City of Ottawa, Stg. 1904, 6%.....              | 101 103        |
| City of Hamilton Debs. 1934 5%.....             | 99 101         |
| City of Quebec, con., 1905, 6%.....             | 103 106        |
| do. do. sterling deb 1923, 4%.....              | 105 107        |
| City of Vancouver, 1931, 4%.....                | 100 102        |
| do. do. 1914, 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**

INCORPORATED 1889.

Head Office: Excelsior Life Building, TORONTO

Business for 1904 largest and most satisfactory in Company's career.

Assets ..... \$1,250,000.00  
New Insurance ..... 2,233,132.00  
In Force ..... 7,601,097.00

Desirable positions vacant on Agency Staff for good men.

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**

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FOR WRITING ON  
FOR BOOKS  
FOR CATALOGUES  
FOR LEDGERS

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for our Paper when giving an order to printer.

All Wholesalers Keep It.

**Toronto Paper Mfg. Co.**

MILLS AT CORNWALL