

## W. G. 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 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, Inspector.

## THE DOMINION LIFE ASSURANCE CO.

### GROWTH IN 1901.

	1900	1901
Amount of Applications.....	\$ 681,700	\$ 959,700
Policies Issued.....	583,970	841,090
Net Insurance Gained.....	232,496	542,292
Total at Risk.....	3,879,332	4,421,624
Income.....	138,957	158,459
Expenditure.....	59,842	79,079
Total Assets.....	539,266	615,690
Total Security to Policy-holders.	839,266	915,690

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

## 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 & WALMSLEY

ESTABLISHED 1858

Agents and Underwriters.

the Millers' and Manufacturers', the Fire Insurance Exchange, and the Hand-in-Hand—all different, but the last-named the neatest. Firms and companies have also favored us; for example, the Brantford Carriage Co., the Copland Brewing Co., the Berger & Wirth Printing Ink Co., the Intercolonial Railway. Among fire insurance companies the British America, the Western (very handsome), the Manchester, the Northern, the Mercantile, and the Anglo-American. Then there are the Excelsior Life, the National Life, the Union Life, and the Crown Life. This last contains portraits of the company's directors, a lengthy list, and is imposing in both size and appearance. Of the Eby, Blain Company calendar we can say nothing, for we printed that ourselves.

## FINANCES IN THE UNITED STATES.

Henry Clews & Co., New York, in their weekly circular, dated January 17th, 1903, say:

The stock market is pursuing a somewhat uncertain course. A decidedly better undertone prevails owing to improved monetary conditions; but all attempts to create any general upward aggressive speculative movement meet with only limited success. The real

## INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share par value	Amount paid	Last Sale Jan
250,000	8 ps	Alliance.....	20	21-5	10 10 1/2
50,000	35	C. Union F. L. & M	50	5	49 50
200,000	8 1/2	Guardian F. & L.	10	5	9 9 1/2
35,862	20	London Ass. Corp.	25	12 1/2	51 53
10,000	17 1/2	London & Lan. L.	10	2	8 8 1/2
89,155	24	London & Lan. F.	25	2 1/2	19 20
245,640	30	Liv. Lon. & Globe.	Stk	2	46 1/2 47 1/2
30,000	90	Northern F. & L.	100	10	74 76
110,000	30 ps	North Brit. & Mer.	25	6 1/2	37 38
53,776	35	Phoenix.....	50	5	32 33
125,234	6 3/8	Royal Insurance...	20	3	49 1/2 50 1/2
10,000	...	Standard Life.....	50	12	...
240,000	8 1/2 ps	Sun Fire.....	10	10	10 11

## RAILWAYS.

	Par value	London Jan. 9
Canada Pacific Shares, 3/4.....	\$100	140 1/2 141
C. P. R. 1st Mortgage Bonds, 5%.....	100	111 113
do. 50 year L. G. Bonds, 3 1/2%.....	100	103 105
Grand Trunk Con. stock.....	100	15 1/2 15 1/2
5% perpetual debenture stock.....	100	135 138
do. Eq. bonds, and charge 6%.....	100	123 126
do. First preference 5%.....	10	107 1/2 108 1/2
do. Second preference stock 3 1/2%.....	100	96 97
do. Third preference stock.....	100	41 45 1/2
Great Western per 5% debenture stock.....	100	135 138
Midland Stg. 1st mtg. bonds, 5%.....	100	105 107
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage.....	100	105 108

## SECURITIES.

	London Jan. 9
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 1/2% do. Ins. stock.....	101 105
Montreal Sterling 5% 1908.....	100 102
do. 5% 1874.....	100 102
do. 1879, 5%.....	101 103
City of Toronto Water Works Deb., 1906, 6%.....	101 107
do. do. gen. con. deb. 1920, 5%.....	109 111
do. do. stg. bonds 1928, 4%.....	100 102
do. do. Local Imp. Bonds 1913, 4%.....	99 101
do. do. Bonds 1929, 3 1/2%.....	99 101
City of Ottawa, Stg. 1904, 6%.....	100 102
City of Hamilton Debs. 1934, 5%.....	102 104
City of Quebec, con., 1905, 6%.....	102 104
do. do. sterling deb. 1923, 4%.....	101 103
City of Vancouver, 1931, 4%.....	101 103
do. do. 1932, 4%.....	102 104
City of Winnipeg, deb. 1914, 5%.....	105 107

## 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

Received for Premiums.....	\$51,446 78 73
From all other Sources.....	14,177 517 78
	\$65,624,305 51

## DISBURSEMENTS

To Policy-holders for claims by Death...	\$17,344,023 13
To Policy-holders for Endowments, Dividends, Etc. ....	11,335,646 77
For all other Accounts.....	13,772,936 60
	\$42,452,606 50

## ASSETS

United States bonds & other securities..	\$198,063,981 24
First Lien Loans on bond and mortgage	81,564,209 88
Loans on Bonds and other Securities...	10,638,000 00
Loans on Company's own Policies.....	11,319,067 23
Real Estate: Company's Office Buildings in London, Paris, Berlin, New York, Boston, Philadelphia, San Francisco, Seattle, Sydney and Mexico, and other	
Real Estate.....	27,542,442 44
Cash in Banks and Trust Companies.....	16,746,894 46
Accrued Interest, Net Deferred Premiums, etc.....	6,964,376 42
	\$352,838,971 67

## LIABILITIES

Liability for Policy Reserves, etc.....	\$289,652,388 84
Liability for Contingent Guarantee Fund	60,706,582 83
Liability for Authorized Dividends.....	2,480,000 00
	\$352,838,971 67
Insurance and Annuities in force .....	\$1,243,503,101 11

Established 1824

## The MANCHESTER FIRE Assurance Co.

Head Office—MANCHESTER, ENG.

H. S. MALLET, 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 Decennial Policy

of the  
**Great-West Life**

will give you  
**More Insurance**

for  
**Less Money**

than any other policy.

Permit us to prove the above by sending you  
SAMPLE POLICY at your age.

Address—18 Toronto St., Toronto.

## ECONOMICAL

Fire Ins. Co. of Berlin, Ont.

Cash and Mutual Systems.

Total Net Assets..... \$ 300,089 52

Amount of Risk..... 15,307,774 12

Government Deposit..... 36,300 00

JOHN FENNELL, - - - President.

GEO. LANG, - - - Vice-President