

STANDARD MUTUAL FIRE INSURANCE CO.

Head Office, - MARKHAM, Ont.

Authorized Capital, - 500,000
Subscribed Capital, - 125,000WM. ARMSTRONG, H. B. REESOR
President Man. Director
K. REESOR, FRANK EDMAND,
Inspector City Agent
Confederation Life Bldg.**LUMBERMAN & CONTRACTOR**
IN THE PROVINCE OF
BRITISH COLUMBIA, ALBERTA, SASKATCHEWAN - MANITOBA.**You Need
Go
No Further**THE HUGH C. MACLEAN CO., Ltd.
Winnipeg, Vancouver**THE COMMERCIAL**
ESTABLISHED 1867
BIG WEEKLY FINANCIAL, COMMERCIAL &
GENERAL TRADE NEWSPAPER**The Continental Life Insurance Co.**Subscribed Capital, \$1,000,000.00.
Head Office, Toronto.HON. JOHN DRYDEN, - President.
CHARLES H. FULLER, Secretary and Actuary.
Several vacancies for good life General
Agents and Provincial Managers.
Liberal Contracts to first-class men.
Apply, - GEO. B. WOODS, - Managing Director.**THE
Ontario Accident and
Lloyds Plate Glass**INSURANCE COMPANIES
Issue Specially Attractive Policies covering Accident
Accident and Sickness Combined, Employers',
Elevator, General and Public Liability,
Plate Glass.**EASTMURE & LIGHTBOURN, Gen'l Agents**
61 to 65 Adelaide Street East, TORONTO.**London and
Lancashire
— Life —**Head Office for Canada:
MONTREAL.

Extract from Annual Report 1904.

Policies Issued 2,376 for \$3,479,240
Premium Income 1,508,115
Total Income 1,840,440Death Claims 612,440
Matured Endowments 159,615Addition to Funds 638,465
Total Funds \$10,002,385Full report may be secured on application.
Security Guaranteed.
Contracts Unconditional.**MANAGER FOR CANADA:****B. HAL. BROWN.****TORONTO PUBLIC WORKS.**

The annual report of the Engineer for the city of Toronto, which has just been issued, contains a mass of information concerning the administration and construction of public works, etc. The total expenditure of the department during the year, not including waterworks, was \$1,054,039, divided as follows:

General and special works ..	\$440,347 24
Street railway track allow- ance pavements	11,364 92
Local improvements (includ- ing street extensions) ...	526,422 13
Department and sundry ac- counts	71,757 66
Island works	4,147 19
Total	\$1,054,039 14

The amount expended for local improvement works was divided as follows:

Pavements and roadways ..	\$344,818 79
Concrete and brick side- walks	151,563 20
Plank sidewalks	7,584 40
Sewers	20,451 20
Street openings and ex- tensions	2,004 54
Total	\$526,422 13

The total amount expended by the department during the year, including waterworks expenditure, was \$1,578,422.33.

During the past year no less than 12,528 lineal feet of sewers was constructed, besides a large number of manholes, gullies, etc. The sewers in Toronto now measure over 240 miles in length. During the year the roadway department carried out 336 separate works and 62 private permanent walks.

**"MUST DIE
TO WIN."**

Wrong! Endowment Insurance enables you "to win" during your lifetime, at the end of 10, 15, 20 or 25 years, as you may select, and to enjoy the fruits of your savings for the rest of your life. It may do more. An Endowment Policy in



should you not outlive the term selected, will enable your wife and children, or dependent loved ones, "to win" a competence and thus protect them from the "cold charity of a pitiless world."

or a total of 398 works, being an increase of 31 over 1903, 74 over 1902, and 176 over 1901, and is the greatest number ever undertaken in one year by this department. The work included the construction of 41.75 miles of pavements and 31.05 miles of concrete and brick sidewalks.

The total receipts of the city from the waterworks during 1904 were \$433,090, while the operating charges were \$438,363, including the cost of collecting rates and the debt charges. During the year 31,244 1/4 feet of mains were laid, making at the end of the year 272.8 miles of water mains.

THE METROPOLITAN LIFE INSURANCE CO.

(INCORPORATED BY THE STATE OF NEW YORK.)

The Company OF the People, BY the People, FOR the People.

ASSETS, \$128,094,315.24**Proof of Public Confidence**

This Company has more premium-paying business in force in the United States than any other Company, and for each of the last 11 Years has had more New Insurance accepted and issued in America than any other Company.

The Number of Policies in force is greater than that of any other Company in America, greater than all the Regular Life Insurance Companies put together (less one) and can only be appreciated by comparison. It is a greater number than the Combined Population of Greater New York, Chicago, Philadelphia, Boston, Toronto, Montreal, Quebec and Ottawa.

Full particulars regarding the plans of the Metropolitan may be obtained of any of its Agents in all the principal cities of the United States and Canada, or from the Home Office, 1 Madison Ave. New York City.

Amount of Canadian Securities deposited with the Dominion Government for the protection of Policy-holders in Canada, over \$2,600,000.00

Significant Facts

This Company's Policy-claims paid in 1904 averaged in number one for each minute and a quarter of each business day of 8 hours each, and, in amount, \$102.54 a minute the year through.

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1904.

391 per day in number of Claims Paid.

6,561 per day in number of Policies Issued.

\$1,426,700.50 per day in New Insurance Written.

\$114,060.67 per day in Payments to Policy-holders and addition to Reserve

\$73,326.8 per day in Increase of Assets.

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