

STANDARD MUTUAL FIRE INSURANCE CO.

Head Office, - MARKHAM, Ont.

Authorized Capital, - 500,000
Subscribed Capital, - 125,000WM. ARMSTRONG, President
K. REESOR, Man. Director
H. B. REESOR, Man. Director
FRANK EDMAND, Agent
Incorporated in Ontario
Incorporated in Life Bldg.**LUMBERMAN & CONTRACTOR**

BRITISH COLUMBIA, ALBERTA, SASKATCHEWAN - MANITOBA.

You Need
Go
No FurtherTHE HUGH C. MACLEAY CO., Ltd.
Winnipeg, Vancouver**THE COMMERCIAL**ESTABLISHED 1888
SPECIALIZED THROUGH COMMERCIAL B.
MARSHAL TRADE REPRESENTATIVE OF THE GREAT WEST.**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 live 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.**ACCIDENTS AND DISEASE.****Mercantile Summary.**

In connection with the statement in our St. John correspondence as to enquiries being made in New Brunswick by the Massey-Harris Company of Ontario for samples of native wood, a newspaper of the former province says that W. S. Tompkins, of Woodstock, N.B., general agent for the Massey-Harris Company, has closed a contract with B. F. Smith for one hundred thousand feet of birch plank, to be shipped to Brantford, Ont.

The Toronto firm of Parker & Co., real estate and stock brokers, Colborne Street, suspended on Tuesday last. The firm has been in business in Toronto for eighteen years, dealing largely in real estate. The liabilities seem to be about \$12,000 in claims scattered over Canada. The assets consist of the balances on accounts in London and New York, but there is no real property to realize upon. The assignment was made to Charles Heath, accountant, by George C. Parker, the senior partner in the firm.

Announcement was made on Tuesday last of the failure of James Birchley, tobacconist on Mill Street, Saint John. His business, a good one, was ruined, it is said, through the neglect of the proprietor. The liabilities are not heavy.

Statistics from the mining districts of Thetford, Black Lake and Broughton, in the Eastern Townships of Quebec, which have been lately compiled, show a remarkable increase for the year just past. The shipments of asbestos alone are 37 per cent. more than those of 1904. The shipments of asbestos of all grades during 1905 were in round numbers 47,000 tons. The shipments of

Lowest Expense Ratio

The Government Blue Book, just published, shows that



had for 1904 the **Lowest Expense Rate** of any Canadian Life Company, the ratio of "general expenses" to "income" being only **17.4 per cent.**, while the **average** of all the Canadian Life Companies for that year (as given by The Globe of 19th inst. is **25.47 per cent.**

Marmora DEBENTURES

Tenders will be received by the undersigned up to 6 p. m. on Monday, February 12th, 1906 for the purchase of \$5,500 Debentures of Village of Marmora. These debentures will bear interest at the rate of four and one half (4½) per cent. per annum. Principal and interest will be payable in equal annual payments of \$422.78 for 20 years. The highest or any tender not necessarily accepted. Tenders will be received for only the whole issue.

For further particulars address
RENDOL SNELL,
Village Clerk,
Marmora, Ont.

Marmora, Jan 11th, 1906.

chrome iron from Black Lake also showed a good increase, amounting in all to about 9,000 tons, chiefly concentrates.

London and Lancashire LifeHead Office for Canada:
MONTREAL.

Extract from Annual Report 1904.

Policies Issued 2,376 for	\$3,479,240
Premium Income	1,508,115
Total Income	1,840,440

Death Claims	612,440
Matured Endowments	159,615

Addition to Funds	638,465
Total Funds	\$10,002,385

Full report may be secured on application.
Security Guaranteed.
Contracts Unconditional.

MANAGER FOR CANADA

B. HAL. BROWN.**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.