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.

aw Union & Crown INSURANCE COMPANY OF LONDON

Assets Exceed

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.

GEORGE RANDALL, President.

WM. SNIDER, Vice-President

FRANK HAIGHT, R. T. ORR, Manager. J. A. STEWART, Inspectors.

(Incorporated 1875)

INSURANCE COMPANY

All Policies Guaranteed by the LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL

NOTICE.

The Queen City Fire Insurance Company.

The Annual General Meeting of this Company will be held, pursuant to the Act of Incorporation on Saturday, the 13th Day of February, 1904, at One o'clock p.m., at the Company's Office, Queen City Chambers, 32 Church Street, Toronto.

By order, THOMAS WALMSLEY,

Toronto, January 27th 1904.

Secretary

NOTICE.

The Hand-In-Hand Insurance Company.

The Annual General Meeting of this Company will be held, pursuant to the Act of Incorporation, on Saturday, the 13th Day of February, 1904, at Twelve o'clock noon, at the Company's Office, Queen City Chambers, 32 Church Street, Toronto.

HUGH SCOTT,

Manager and Secretary.

Toronto, January 27th, 1904.

man buyers. A fine selection of Victorian caused eager competition. A few lots of superior greasies were taken by Americans. Greasy, broken fleece, realized the highest prices of the series. With-drawals were frequent, prices being against buyers. Following are the sales in detail: New South Wales, 3,200 bales; scoured, is a is iid; greasy, 7d a is. Queensland, 700 bales; scoured, 1s 41/2d a Is 94d; greasy, 74d a 101/2d. Victoria, 3,000 bales; scoured, 71/2 a 2s 11/2d; greasy, 7d a 1s 3d. South Australia, 800 bales; greasy, 5d a 11d. West Australia, 1,000 bales; greasy, 53/4d a 111/2d. New Zealand, 3,200 bales; greasy, 61/2d a 11d. Cape of Good Hope and Natal, 700 bales; scoured, is 5d a is 71/2d; greasy, 73/4d a ordd.

BANKING AND THE LIBERAL ARTS.

H. F. Gadsby's latest sketch in the Toronto Daily Star of Saturday, under the heading of "In the Gallery of Notables," describes in that writer's fantastical way Mr. B. E. Walker as the Doge of Bankers, and compares him with the Medici. And recounting Mr. Walker's many activities, speaks of his efforts to transplant early Italian art to this climate. The sketch is very clever, but we wonder why H. F. G. left out of it any

INSURANCE COMPANIES

English (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Divi- dend.	Name of Company	Share par	Amount		ist ale
50,000		Alliance	20	21-5	10	103
00,000	35	Guardian F. & L.	50	5 5	50	51
35,862	20	London Ass. Corp.	25	124	53	9th
10,000	172	London & Lan. L	10	2	87	91
289,155 45,640	24	London & Lan. F.	25	21	20	21
130,000	90	Liv. Lon. & Globe Northern F. & L	Stk	2	432	442
10,000	3ops	North Brit. & Mer	100	61	75	77
153,776	35	Phœnix	25 50	5	37	38
25,234	631	Royal Insurance	20	3	47	34 48
10,000		Standard Life	50	12		
0,000	8/6 ps	Sun Fire	10	10	10]	104

RAILWAYS	Par value Sh.	London Jan. 22
Canadian Pacific \$100 Shares, 3%. C. P. R. 1st Mortgage Bonds, 5%. do. 50 year L. G. Bonds, 3½%. Grand Trunk Con. stock. \$\frac{5}{2}\$ perpetual debenture stock. do. Eq. bonds, 2nd charge 6%. do. First preference 5. do. Second preference stock 3½ do. Third preference stock. Great Western per 5% debenture stock. Midland Stg. 1st mtg. bonds, 5%. Toronto, Grev & Bruce 4% stg. bonds, 1st mortgage.	\$100 100 100 100	122 123 109 111 100 102 14½ 14½ 131 134 120 123 110½ 111 96 97 42 43

SECURITIES.	London Jan. 22		
do. 5% 1874. do. 1879. 5%. City of Toronto Water Works Deb., 1906, 6%. do. do. gen. con. deb. 1920, 5%. do. do. stg. bonds 1928, 4%. do. do. Loca Imp. B mds 1913, 4%. City of Ottawa, Stg. 1904, 6%. City of Quebec, con., 1905, 6%. City of Vancouver, do. 1931, 4%.	101 101 104 101 100 100 100 107 99 ,8 95 101 101 103 101 101 103 101 101 101 101	103 105 106 105 102 103 101 101 103 103 103 103	

reference to the acquirements as a geologist of the man whose many accomplishments he is so pleasantly caricaturing. In one sentence the characterization says, referring to the Canadian Institute, of which Mr. Walker was vice-president: "It (the Institute) exists

Insurance Central Life Company. Authorized Capital. \$1,000,000 Capital Subscribed. 500,000 Head Office, TORONTO.

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-

Onward and Upward

EXCELSIOR LIFE INSURANCE

Head Office, - Toronto

Income. Ins. in Force 1902 \$608,577 \$243,181 \$5,170,816 1892 67,279 29,739 1,231,750

Good openings tor good Agents with a progressive Company.

EDWIN MARSHALL Secretary.

DAVID FASKEN P esident.

Ontario Accident and Lloyds Plate Glass

ACCIDENTS AND DISEASE.

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 3 Toronto Street, TORONTO

The London Mutual

Fire Insurance Co. of Canada

Established 1859

- - \$3,250,000 00 Losses Paid, Business in force, over - \$66,000,000 00 Assets - - -- \$628,690 16

Hon. John Dryden, President,

GEO. GILLIES, Vice-President

H. WADDINGTON, Sec'y and Man. Director.

Established 1824

The MANCHESTER FIRE Assurance Co.

Head Office-MANCHESTER, Eng. H. S. MALLETT, Manager and Secretary.

Assets over \$13,000,000

Canadian Branch Head Office-TORONTO JAS. BOOMER, Manager. T. D. RICHARDSON, Assistant Manager.

Toronto Agents | SMITH & MACKENZIE | JOSEPH LAWSON.

THE DOMINION LIFE ASSURANCE CO.

Head Office, - WATERLOO, Out.

Results of 1902.

Business in torce . Increase Income in 1002	• •						*	1						 \$	4,898,538 00
Income in 1002					•		*	•		*					11 per cent.
Increase								*	*	*	•				\$182,171 45
Assets		1				*		1	*	*					15 per cent
Assets	**	• •		*									 		\$705,516 60
Cash Surplus to P.	di		1	*	1		*								14 per cent.
Increase			-1	10	10	le	r	5.		*	•	*			\$137.969 30
	200						1			*				*	\$6,854 00

JAS. INNES, President. THOMAS HILLIARD, Managing Director.