W. C. 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.

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Assets Exceed

Fire risks accepted on almost every description of insurable property.

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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.

- WATERLOO, ONT. HEAD OFFICE.

GEORGE RANDALL, President.

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

THE DOMINION LIFE ASSURANCE CO.

Head Office, - WATERLOO, Out.

Results of 1902.

Business in force\$	4,898,538 00
Increase	
Income in 1902	\$182,171 45
Increase	15 per cent
Assets	\$705,516 60
Increase	14 per cent.
Cash Surplus to Policy-holders	\$137,969 30
Increase in 1902	\$0,054 00

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

Fire Insurance Co.

HAND-IN-HAND

Insurance Company,

LERS & MANUFAC

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 Managers and Underwriters. barb wire prices has been a slight reduction, the quotation in lots to the Ontario Accident and trade being now \$2.40, f.o.b., Cleveland, instead of \$2.45. The local quotation is now \$2.75, f.o.b., Montreal.

Oils, Paints and Glass.—Business is still quiet in these lines. Travellers started out on their routes again this week, but it is yet too early to note much in the way of results. Quotations have not undergone any recent revision, but there is still much cutting being done in leads, with sales reported at figures below our quotations. quote: Single barrels, raw linseed oil, 47 to 48c.; boiled. 50 to 51c., net 30 days, or 3 per cent. for four months' terms. Turpentine, 84c., single barrels. Olive oil, machinery, 90c. to \$i; cod oil, 35 to 40c. per gal.; steam refined seal, 50 to 55c. per gal.; tinged and brown ditto, down to 35c.; castor oil, 8 cents, for machinery; pharmaceutical ditto, 81/2 to 9c.; lead (chemically pure and firstclass brands), \$4.50; No. 1, \$4.25; No. 2, \$4; No. 3, \$3.80 to \$3.90; No. 4, \$3.60; dry white lead, 41/4 to 41/2c. for pure; No. 1 do, 4 to 41/2c.; genuine red ditto, 4 to 41/4c.; No. 1 red lead, 4c.; putty in bulk, bbls., \$1.80; bladder putty in barrels, \$1.90; do., in kegs or tins, \$2.65; London washed whiting, 45c.; Paris white, 75c.; Venetian boxes, \$2.40; 23-lb. tins, \$2.55; 121/2-lb. red, \$1.50 to \$1.75; yellow ochre, \$1.25

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

Yearly Divi- dend.	Name of Company	Share par	Amount	La Sa Dec	le
% 8 ps	Alliance	20	21-5	02	10
	C. Union F.L. & M	50	5	496	500
81	Guardian F. & L	10	5	83	91
20	London Ass. Corp.	25	124	53	54
175	London & Lan. L.	10	2	9	94
24	London & Lan. F	25	21	20	21
- 90	Liv. Lon. & Globe	Stk	2	44	45
30	Northern F. & L	100	10	76	78
зорь	North Brit. & Mer	25	61	37	38
35	Phœnix	50	5	321	334
631		20	3	47	48
	Standard Life	50	12		
8/6ps	Sun Fire	10	10	tol	104
	Dividend. % 8 ps 35, 81, 20, 171, 24, 90, 30ps 35, 633,	8 ps Alliance	Dividend Name of Company	Dividend Name of Company	Dividend. NAME OF COMPANY

RAILWAYS	Par value # Sh.		don c. 18
Canadian Pacific \$100 Shares, 3%	\$100	1228	123
C. P. R. 1st Mortgage Bonds, 5%		110	112
do. 50 year L. G. Bonds, 32%		102	104
Grand Trunk Con. stock	100	158	158
5% perpetual debenture stock		133	136
do. Eq. bonds, and charge 6%		123	126
do. First preference s	10	111	112
do. Second preference stock 31		97	98
do. Third preference stock		4.5	45
Great Western per 5% debenture stock.	100		***
Midland Stg. 1st mtg. bonds, 5% Toronto, Grev & Bruce 4% stg. bonds,	100		
ist mortgage	100	IC5	108

	SECURITIES.	Dec. 18		
	Dominion 5% stock, 1903, of Ry. los do. 4% do 1904, 5, 6, 8 do. 4% do 1910, Ins. stock do. 4% do. Ins. stock Montreal Sterling 5% 1908	• • • • • • • • • • • • • • • • • • • •	101 101 104 101	103 105 106 105
	do. 5% 1874		100	102
	do. 1879, 5%,		TCO	102
	City of Toronto Water Works Deb.,	1906, 6%	99	104
	do. do. gen. con. deb.	1920, 5%	108	110
1	do do. stg. bonds	1928, 4%	TOO	102
0	do do. Loca Imp. Bonds	1913, 4%	99	101
	do. do. Bonds	1929 32%	97	99
	City of Ottawa, Stg.	1904, 6%	100	102
)	City of Hamilton Debs.	1934 5%	100	102
	City of Quebec, con.,	1905, 6%	103	105
	do. do. sterling deb.	1923, 4%	102	104
	City of Vancouver,	1981, 4%	99	IOI
	do. do.	1932, 4%	99	101
	City of Winnipeg, deb	914. 5%	104	106

Lloyds Plate Glass

ACCIDENTS AND DISEASE.

INSURANCE COMPANIES

ne Specially Attractive Policies covering Accident Accident and Sickness Combined, Employers', Elevator, General and Public J.lability Plate Glass.

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Head Office, LONDON, Ont.

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A. O. JEFFERY, O.C., LL.B., D.C.L., Vice-President.
Every desirable form of life insurance afforded on as favorable terms as by other first-class companies.

MONEY TO LOAN on Real Estate security at lowest current rates of interest.

Liberal Terms to desirable agents.

JOHN G. RICHTER

The London Mutual

Fire Insurance Co. of Canada

Established 1859

- \$3,250,000 00 Business in force, over - \$66,000,000 00

Hon. John Dryden, 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.

[Incorporated 1875]

INSURANCE COMPANY

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

Head Office for Canada, MONTREAL.

Assurance Co. of Edinburgh.

Investments, Canadian Branch.... 15,500,000

Assurances effected on first-class lives "Without Medical Examination," Apply for full particulars.

CHAS. HUNTER, - - Chief Agent Ontario.
D. M. McGOUN, - - - - - MANAGER.

Liverpool and London and Globe

INSURANCE COMPANY

Available Assets..... \$61,187,215 Investments in Canada...... 3,300,000

Insurances accepted at lowest **Current Rates**

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J. GARDNER THOMPSON, Resident Manager.
WILLIAM JACKSON, - Deputy Manager.