

## 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 **\$24,000,000**

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

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, T. L. ARMSTRONG, } Inspectors.

## The London Mutual

Fire Insurance Co. of Canada

Established 1859.

Losses Paid, - - - \$3,500,000 00

Assets - - - - - \$736,796 55

HON. JOHN DRYDEN, President. GEO. GILLIES, Vice-President.

H. WADDINGTON, Sec'y and Man. Director.  
H. A. SHAW, City Agent, 9 Toronto Street.

## 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 &amp; WALMSLEY,

ESTABLISHED 1858.

Managers and Underwriters.

## WHEN THE CANAL IS COMPLETED.

The Portland Exposition has stimulated the people of San Francisco to plan for a World's Fair on a very large scale in 1913. That will be the 400th anniversary of the discovery of the Pacific Ocean by Vasco Nunez de Balboa on the 25th of September. It will be called the Balboa Exposition and will be made broadly international, like those of St. Louis and Chicago.

The thrifty San Francisco people have another string to their bow. They expect the Panama Canal to be completed about 1913, and they intend to make their fair a celebration of that event also. There is a good deal in this.—Minneapolis Tribune.

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## SITUATION ON THE LAKES.

The lake season is finishing in a thoroughly sound and healthy condition though the freight rate is not what owners expected, says the Marine Review. It has ruled at 80 cents from the head of the lakes during the past week and there seems to be little probability of any further advance owing to the fact that the demand for tonnage has fallen off. The Steel Corporation, which went out of the market over a week ago for wild tonnage, expects to end its season next week. Other large shippers are hoping to have all their

## INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share par value	Amount paid	Last Sale, Nov. 18
50,000	8 ps	Alliance.....	20	21-5	11 1/2 11 1/2
50,000	35	C. Union F. L. & M	50	5	59 60
200,000	8 1/2	Guardian F. & L.	10	5	91 92
35,862	20	London Ass. Corp.	25	12 1/2	56 57
10,000	17 1/2	London & Lan. L.	10	2	8 1/2 9
289,155	24	London & Lan. F.	25	2 1/2	23 23 1/2
45,640	90	Liv. Lon. & Globe..	Stk	2	43 44
130,000	30	Northern F. & L...	100	10	76 78
10,000	30 ps	North Brit. & Mer..	25	6 1/2	37 1/2 38 1/2
153,776	35	Phoenix.....	50	5	35 36
25,234	63 1/2	Royal Insurance. ..	20	3	47 48
10,000	....	Standard Life.....	50	12	.. ..
10,000	8 1/2 ps	Sun Fire.....	10	10	10 1/2 11 1/2

## RAILWAYS

	Par value	London Nov. 18
Canadian Pacific \$100 Shares, 3% .....	\$100	138 1/2 138 1/2
C. P. R. 1st Mortgage Bonds, 5% .....	110	111
do. 50 year L. G. Bonds, 3 1/2% .....	100 1/2	101 1/2
Grand Trunk Con. stock.....	100	17 1/2 18 1/2
5% perpetual debenture stock.....	100	129 131
do. Eq. bonds, and charge 6% .....	100	121 123
do. First preference 5% .....	10	105 106
do. Second preference stock 4 1/2% .....	100	93 1/2 94
do. Third preference stock.....	100	45 1/2 46
Great Western per 5% debenture stock..	100	.. ..
Midland Stg. 1st mtg. bonds, 5% .....	100	.. ..
Toronto, Grev & Bruce 4% stg. bonds, 1st mortgage.....	100	104 105

## SECURITIES.

	London Nov. 18
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 ns. stock.....	101 105
Montreal Sterling 5% 1/2, 38.....	100 102
do. 5% 1874.....	100 102
do. 1879, 5%.....	100 102
City of Toronto Water Works Deb., 1906, 6% ..	101 103
do. do. gen. con. deb. 1920, 5% ..	108 110
do. do. stg. bonds 1928, 4% ..	101 103
do. do. Loca Imp. Bonds 1913, 4% ..	100 102
do. do. Bonds 1929, 3 1/2% ..	94 1/2 95 1/2
City of Ottawa, Stg. 1904, 6% ..	101 103
City of Hamilton Debs. 1934, 5% ..	98 100
City of Quebec, con., 1905, 6% ..	101 103
do. do. sterling deb 1923, 4% ..	100 102
City of Vancouver, 1931, 4% ..	99 101
do. do. 1924, 4% ..	100 102
City of Winnipeg, deb 1914, 5% ..	106 108

## Central Life Insurance Co., of Canada.

Authorized Capital, \$1,000,000  
Capital Subscribed, 500,000  
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.

## Excelsior Life Insurance Company

HEAD OFFICE, TORONTO.

ASSETS, ONE MILLION DOLLARS.

INSURANCE IN FORCE,

OVER SIX MILLION DOLLARS.

A Company with:—An Unparalleled Low Death Rate. Low Expense Rate, and Earning over Six per Cent. on Assets, is a Desirable Company to Insure in and a Good Company for Agents to Represent.

Good Agents Wanted.

Attractive Contracts Offered.

E. MARSHALL,  
Secretary.D. FASKEN,  
President.

## Atlas Assurance Company, Limited

with which is incorporated the

MANCHESTER FIRE OFFICE

SUBSCRIBED CAPITAL, - - \$11,000,000

Total Security for Policyholders exceeds Twenty-five Million Dollars. Claims paid exceed One Hundred and Thirty Million Dollars.

TORONTO BRANCH — 22-24 TORONTO STREET.

A. WARING GILES, - LOCAL MANAGER.

SMITH &amp; MACKENZIE, - TORONTO AGENTS.

The Company's guiding principles have ever been Caution and Liberality. Conservative selection of the risks accepted and Liberal treatment when they burn.

AGENTS—i.e., Real Agents who Work—wanted in unrepresented districts.

Head Office for Canada—MONTREAL.

MATTHEW C. HINSHAW, Branch Manager.

## LOW MORTALITY

IS AN

## Important Factor

In determining the DIVIDENDS of a Life Insurance Company.

The death rate of

## THE DOMINION LIFE

has always been low, and last year was more favorable than that of any other Canadian Company.

CHR. KUMPF, PRESIDENT.

THOMAS HILLIARD, Managing Director. FRED HALSTEAD, Supt. of Agencies.

PAPER

FOR PRINTING ON  
FOR WRITING ON  
FOR BOOKS  
FOR CATALOGUES  
FOR LEDGERS

Stipulate

for our Paper  
when giving an  
order to  
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All Wholesalers Keep It.

Toronto Paper Mfg. Co.

MILLS AT CORNWALL