

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.

Law Union & Crown
INSURANCE COMPANY OF LONDON
Total Cash **\$22,000,000**
Assets Exceed **\$22,000,000**

Fire risks accepted on almost every description of insurable property.

Canadian Head Office:

67 BEAVER HALL, MONTREAL
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, J. A. STEWART, Inspectors.**

THE DOMINION LIFE ASSURANCE CO.

Head Office, - WATERLOO, Ont.

Results of 1902.

Business in force **\$4,898,538 00**
Increase **11 per cent.**
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 **\$6,854 00**

JAS. INNES, President.

THOMAS HILLIARD, Managing Director.

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—Green City Chambers, Toronto

SCOTT & WALMSLEY,

ESTABLISHED 1858

Managers and Underwriters

stocks in store continue to show accumulation. We quote dealers as paying 8½c. per lb. for No. 1 beef hides, Nos. 2 and 3 each a cent less respectively; calfskins, 10c. per lb. for No. 1, and 8c. for No. 2; lambskins, 75c. each.

Oils, Paints and Glass.—Travellers have all come home, and there is little now doing in these lines. The linseed oil market continues low and unsettled. There is very little seal oil here, and practically no strictly pale steam refined. Cod oil is also very scarce. We 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, 83½c., single barrels. Olive oil, machinery, 90c. to \$1; 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, 8½ to 9c.; lead (chemi-

THE

[Incorporated 1875]

Mercantile Fire

INSURANCE COMPANY

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

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share par value	Amount paid	Last Sale Dec 4
250,000	8 ps	Alliance.....	20	21-5	10 10½
50,000	35	C. Union F. L. & M	50	5	50 51
200,000	8½	Guardian F. & L.	10	5	9 9½
35,862	20	London Ass. Corp.	25	12½	53 54
10,000	17½	London & Lan. L.	10	2	9 9½
89,155	24	London & Lan. F.	25	2½	20 21
245,640	90	Liv. Lon. & Globe.	Stk	2	44 45
30,000	30	Northern F. & L.	100	10	77 79
110,000	30ps	North Brit. & Mer.	25	6½	77 78½
53,776	35	Phoenix.....	50	5	62 63½
125,234	63½	Royal Insurance.	20	3	48 49
10,000		Standard Life.....	30	12	...
40,000	8½ps	Sun Fire.....	10	10	10½ 10¾

RAILWAYS

	Par value	London Dec. 4
Canadian Pacific \$100 Shares, 3%.....	\$100	122 123
C. P. R. 1st Mortgage Bonds, 5%.....	...	110 112
do. 50 year L. G. Bonds, 3½%.....	...	102 104
Grand Trunk Con. stock.....	100	15½ 16½
5% perpetual debenture stock.....	...	132 135
do. Eq. bonds, and charge 6%.....	...	123 126
do. First preference 5%.....	10	110 111½
do. Second preference stock 3½%.....	...	97 98
do. Third preference stock.....	...	45½ 46
Great Western per 5% debenture stock.....	100	...
Midland Stg. 1st mtg. bonds, 5%.....	100	...
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage.....	100	105 108

SECURITIES.

	London Dec. 4
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. 3½% do. Ins. stock.....	101 105
Montreal Sterling 5% 1908.....	...
do. 5% 1874.....	100 102
do. 1879, 5%.....	100 102
City of Toronto Water Works Deb., 1906, 6%.....	99 104
do. do. gen. con. deb., 1920, 5%.....	108 110
do. do. stg. bonds, 1928, 4%.....	100 102
do. do. Loca Imp. Bonds, 1905, 6%.....	99 101
do. do. Bonds, 1929, 3½%.....	97 99
City of Ottawa, Stg., 1904, 6%.....	100 102
City of Hamilton Debts., 1934, 5%.....	100 102
City of Quebec, con., 1905, 6%.....	103 105
do. do. sterling deb., 1923, 4%.....	102 104
City of Vancouver, 1931, 4%.....	99 101
do. do., 1932, 4%.....	99 101
City of Winnipeg, deb, 914, 5%.....	104 106

THE Ontario Accident and Lloyds Plate Glass

ACCIDENTS AND DISEASE.

INSURANCE COMPANIES

Issue Specially Attractive Policies covering Accident and Sickness Combined, Employers', Elevator, General and Public Liability, Plate Glass.

EASTMURE & LIGHTBOURN, Gen'l Agents
3 Toronto Street, TORONTO

The London Life Insurance Co.

Head Office, LONDON, Ont.

JOHN MCCLARY, President

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, MANAGER

The London Mutual

Fire Insurance Co. of Canada

Established 1859.

Losses Paid, - - **\$3,250,000 00**
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. MALLET, 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.**

Union

Assurance Society of London

Instituted in the Reign of Queen Anne,
A. D. 1714.

Capital and Accumulated Funds
Exceed \$16,000,000

One of the Oldest and Strongest of
Fire Offices

Canada Branch: Corner St. James and
McGill Sts., Montreal.

T. L. MORRISEY, Manager.

W. & E. A. BADENACH, Toronto Agents

ECONOMICAL

Fire Ins. Co. of Berlin, Ont.

Cash and Mutual Systems.

Total Net Assets..... **\$ 319,377 00**
Amount of Risk **16,231,751 00**
Government Deposit..... **35,965 00**

JOHN FENNELL, - - - President.

GEORGE C. H. LANG, - - - Vice-President.

W. H. SCHMALZ, - - - Mgr.-Secretary.

JOHN A. ICSS, - - - Inspector.