

FIRE

FOUNDED 1792

MARINE

INSURANCE COMPANY OF
NORTH AMERICA

OF PHILADELPHIA

Capital, \$3,000,000 Assets, \$9,295,037
Losses Paid since Organization,
\$83,400,354.00.

ROBERT HAMPSON & SON

General Agents for Canada,
18 Corn Exchange Building, MONTREAL, QUE.

Confederation
Life
Association

HEAD OFFICE, - - - TORONTO

The Unconditional Accumulative
Policy issued by this Association is ab-
solutely free from conditions from date
of issue.

PAMPHLETS

The Association publishes an inter-
esting set of pamphlets, giving full par-
ticulars regarding its different plans of
insurance, and will be pleased to send
them on application to the Head Office,
Toronto, or to any of the Association's
Agents.

HON. SIR W. P. HOWLAND, K.C.M.G., C.B.,
President.

W. C. MACDONALD, J. K. MACDONALD,
Actuary. Man. Director.

LIFE AGENTS. AGENTS. LIVE AGENTS.

Star Life

Accumulated Funds nearly
£5,000,000.

Assurance

Annual Income
£ of £1,000,00

The old Star Life has the new plans
Protected, "Spec al Endowments" &c.

Society

1843—ESTABLISHED—1843

THE ...

[Incorporated 1875]

Mercantile Fire

INSURANCE COMPANY

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

ANGLO-AMERICAN
FIRE INSURANCE CO.

HEAD OFFICE:

McKinnon Bldg., Toronto

AUTHORIZED CAPITAL, \$1,000,000

Full Government Deposit. Insurance ac-
cepted at equitable rates.

A. DEAN, Manager.

City Agent—H. G. CHARLESWORTH.
Telephone 2490.

Applications for Agencies Solicited.

AMERICAN AND BRITISH
ENGLISH.

Dean Thomas, addressing the students
of Bryn Mawr, commented on the sub-
ject of American English and "British"
English. These two parlances differ, in
the mouths of people of equal culture,
chiefly in pronunciation. The English of
London, for example, is recognized in
a moment by its cadence, even when no
words are distinguished. Miss Thomas
took up the question: What is standard
English? Not London English, certainly,
for the educated residents of Ireland,
Wales, the north of England, and Scot-
land do not use it, but pronounce in a
manner which, barring local differences,
is more nearly like good American Eng-
lish. The future standard, she felt,
would be much like the cultured Ameri-
can pronunciation of to-day, both because
of the mere weight of numbers, and be-
cause the American fashion of speaking
is a kind of middle term between the
greatly varying English modes.—New
York Post.

—The advertising of to-day or to-mor-
row cannot be fully accounted for by the
sales of the day or the week, remarks an
exchange. Returns often come in long
after the appearance of any one advertise-
ment. It is these belated returns which
make up what in advertising parlance is
known as the cumulative results. In the
course of time they grow to such pro-
portions as the after circumstances war-
rant. Thus, the mail-order advertiser,
who makes his advertising pay from the
time his business is well launched—or
started—may expect future returns to in-
crease gradually as the cumulative effects
of his advertising begin to appear.

MONTREAL MARKETS.

Montreal, November 27th, 1901.

Cements and Firebricks.—There is now lit-
tle doing in these lines and a quiet time may
be looked for until the approach of spring. Re-
ceipts of foreign cements are over for the sea-
son, and all stocks are now pretty well in ware-
house, but old prices hold yet. We quote: Belgian
cement, \$1.70 to \$1.95; German, \$2.30 to \$2.50;
English, \$2.25 to \$2.35; American, \$2.25 to
\$2.50; Canadian, Beaver brand, \$1.90; Star,
\$2.20; Silicas, \$2.10; firebricks, \$16 to \$22.

Dairy Products.—Cheese shipments last
week were fairly large, aggregating 76,780
boxes, as against 47,111 boxes for same week of
1900. On the 25th the "Banana," the last
outgoing steamer, took 659 boxes, making the
total exports for the season from this port
1,790,616 boxes, as compared with 2,077,695
boxes for the season of 1900. Exports of but-
ter last week were 6,044 packages, and by the
"Banana" 448 packages, making total of sea-
son's shipments 410,893 packages, while for the
season of 1900 the figures were 256,562. The
cheese market shows a fairly steady undertone,
with 9 1-4c. about the figure for fine Septem-
ber, and 8 7-8 to 9c. for finest October. For
butter there is a good seasonable demand, with
fine creamery makes quoted at 20 to 21c.

Dry Goods.—Stocktaking is now general with
all the larger wholesale houses, but orders keep
coming in well. Some fair number of larger
retailers from surrounding districts have been
in town during the week looking for bargains
in jobs usually obtainable before stocktaking,
and sorting orders by mail are reported in
goodly number, while travellers are said to be
booking liberal orders for prints, wash goods,
and other spring lines. General collections
are well sustained. Recent European letters
do not report any specially new features in
values.

Furs.—Receipts of raw furs as yet only in-
clude some few lots of mink, skunk and rats,
early caught and mostly unprime. New quo-
tations are given as follows: Black bear,
choice, \$18 for large, 13.50 for medium, 7.50
for small; badger, 10 to 50c; wild cat, 10 to

THE MERCHANTS

FIRE INSURANCE CO.

HEAD OFFICE:

CONFEDERATION LIFE BUILDING,
4 RICHMOND ST. E., TORONTO

Capital & Assets Over \$500,000

JAMES SCOTT, President.

T. KINNEAR, Vice-President.

R. E. GIBSON, 2nd Vice-President.

JOHN H. C. DURHAM,
General Manager.

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

The Continental Life Insurance Co.

Head Office, TORONTO

AUTHORIZED CAPITAL, \$1,000,000

The policies of the Continental are as liberal and free
as absolute safety allows, and the premiums are as low
as the security of policyholders permits. For districts
and agencies apply to Head Office.

HON. JOHN DRYDEN, President.

GEO. B. WOODS, Manager.

CHAS. H. FULLER, Secretary.

4½ %

BONDS

FOR SALE

Insurance Agency Corporation of Ontario,
Limited

MAIL BUILDING, TORONTO

W. BARCLAY McMURRICH, K.C., President

W. E. H. MASSEY, Vice-President.

GEO. H. ROBERTS Managing Director.

The
London Mutual
Fire Insurance Co. of Canada
Head Office—LONDON, Ont.
Losses Paid, - - - \$3,000,000
Business in force, over - \$53,000,000
HON. JOHN DRYDEN, President. GEO. GILLIES, Vice-President.
H. WADDINGTON, Sec'y and Man. Director.

The Dominion of Canada Guarantee &
Accident Ins. Co., Toronto, Ont.

BONDS for the fidelity of employees.
COMPENSATION for accidental injuries,
INSURANCE against sickness.

GEO. GOODERHAM, President.

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