

FIRE **MARINE**
 FOUNDED 1792
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

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

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PAMPHLETS

The Association publishes an interesting set of pamphlets, giving full particulars 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.

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

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

LIFE AGENTS. AGENTS. LIVE AGENTS.

Star Life Assurance Society
 Accumulated Funds nearly £5,000,000. Annual Income $\frac{1}{2}$ of £1,000,000.
 The old Star Life has the new plans Protected, "Special Endowments" &c.
 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 accepted 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 subject 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 Scotland do not use it, but pronounce in a manner which, barring local differences, is more nearly like good American English. The future standard, she felt, would be much like the cultured American pronunciation of to-day, both because of the mere weight of numbers, and because 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-morrow 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 advertisement. 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 proportions as the after circumstances warrant. 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 increase gradually as the cumulative effects of his advertising begin to appear.

MONTREAL MARKETS.

Montreal, November 27th, 1901.

Cements and Firebricks.—There is now little doing in these lines and a quiet time may be looked for until the approach of spring. Receipts of foreign cements are over for the season, and all stocks are now pretty well in warehouse, 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 butter last week were 6,044 packages, and by the "Banana" 448 packages, making total of season'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 September, 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 include some few lots of mink, skunk and rats, early caught and mostly unprime. New quotations 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.

4 1/2 % 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. J. E. ROBERTS, Gen Manager