

THE LUMBER UNDERWRITERS.

In another part of the paper will be found an advertisement of the Lumber Underwriters, an insurance organization formed by a group of officers and prominent members of the National Wholesale Lumber Dealer's Association. Many Canadian lumbermen who have lumber interests in the United States are familiar with the fact that for a number of years there has been considerable agitation of the insurance question, in the annual meetings of the National Wholesale Lumber Dealer's Association. There has long been a feeling among the lumber dealers of the country that the prevailing rates fixed by the old line, or tariff companies, on lumber risks are too high. As a result of this feeling, several prominent lumber dealers were led to form an organization for the purpose of carrying fire insurance on lumber and wood working risks only, with the intention of bringing an influence in the reduction of insurance rates.

The gentlemen who have taken up this work are Charles M. Betts and Robert C. Lippincott, of Phila-

delphia, Alfred Haines, and George B. Montgomery, of Buffalo, Guy Gray, of the Mills-Gray Carleton Company of Cleveland, Ohio, C. H. Prescott, of the Saginaw Bay Co., Cleveland, Ohio, and four New York men, Frederick W. Cole, F. W. Mattocks, J. J. McKelvey, General Counsel of the National Wholesale Lumber Dealer's Association, and E. F. Perry, Secretary of the National Wholesale Lumber Dealer's Association. In order to carry out their plan, these men became underwriters in the Mutual Lloyd's, and on March 15th of last year commenced business, confining the lines of the company absolutely to risks of the class named. The name of the company was changed to "Lumber Underwriters," this being more distinctive.

This additional insurance facility proved of great advantage to a large number of lumber dealers of the United States, and the business has grown to large proportions, considering the carefulness and caution with which risks have been accepted. At the end of eleven months more than \$1,000,000 has been written,

consisting for the most part scattered risks.

The methods of the company are different from those of the local agents, all business is done direct between the policy holders and the company, so that, for this reason, there is a profitable business for the company.

Owing to the recent advance in insurance rates in Canada, on the part of particularly opportune times, the company has been able to take advantage of the decreased rates offered by the Lumber Underwriters. The business by mail with an agent that considering an appreciation there seems no reason why should not avail themselves. At the same time they will be ment to a movement which is ultimately reducing tariff rates in the States. Full information can be secured by addressing the Lumber Underwriters, 66 Broadway, New York.

small lines on widely any are not material ordinary stock companies distance represented by office. This change great saving to the company, they are enabled lower rates, thus the

in insurance rates in k companies, this is a Canadian dealer to take advantage of the decreased rates offered by the Lumber Underwriters. The business by mail with an agent that considering an appreciation there seems no reason why should not avail themselves. At the same time they will be ment to a movement which is ultimately reducing tariff rates in the States. Full information can be secured by addressing the Lumber Underwriters, 66 Broadway, New York.

John A. Bertram

LUMBER INSPECTOR
... AND SHIPPER ...

LITTLE CURRENT, ONT.



Saw Sharpening Wheels

of PURE CANADA CORUNDUM.
Quick, Cool, Strong, Durable.

HART EMERY WHEEL CO., LIMITED
Hamilton, Canada

J. D. Shier Lumber Co.

MANUFACTURER OF LIMITED

Lumber, Lath & Shingles
BRACEBRIDGE, ONT.

RE-OPENED FOR ORDERS

Blyth Handle Works

BLYTH, ONT.

MANUFACTURERS OF

Tool Handles

of All Sizes.

LUMBER CAMP SUPPLIES A SPECIALTY

White Rock Maple and second Growth
Rock Elm Furnished to the Trade

Catalog on Application. E. LIVINGSTONE, Prop.

The Bradley, Levy & Weston Machinery Co.,

Dealers in Limited.

Engines, Boilers, Saw Mills, Etc.
Toronto, Ont.



OUR EXTRA
HAND-MADE
AXE

This Axe stands
better in frosty
weather than any
axe made.
Send for sample.
Can supply any
pattern.

CAMPBELL BROS.
Mfrs.
St. John, N.B.



You can get practically twelve good
Axes to the dozen in buying . . . Dundas Axes

DUNDAS AXE WORKS
Dundas, Ont.

Please mention THE CANADA LUMBERMAN when
corresponding with advertisers.

RUBBER BELTING

FOR

PULP, SAW,

PLANING MILL,

ELEVATORS,

THRESHERS

Both Goods and Prices are Right.

We Make a Full Line of

Sheet Packing, Spiral Packing,

Gaskets, Hose, Valves,

Electric Tape, etc.

CATALOGUES, SAMPLES AND PRICES FOR THE ASKING.

—MANUFACTURED BY—

The Durham Rubber Co., LIMITED

BOWMANVILLE, ONT.

