

STANDARD MUTUAL FIRE INSURANCE CO.

Head Office, - MARKHAM, Ont.

Authorized Capital, - 500,000
Subscribed Capital, - 125,000

W.M. ARMSTRONG, President
H. B. REESOR, Man. Director
K. REESOR, Inspector
FRANK EDMAND, City Agent
Confederation Life Bldg.

LUMBERMAN & CONTRACTOR
IN THE PROVINCES OF
BRITISH COLUMBIA ALBERTA SASKATCHEWAN - MANITOBA.

You Need
Go
No Further

THE HUGH C. MACLEAN CO., Ltd.
Winnipeg, Vancouver

THE COMMERCIAL
THE WESTERN FINANCIAL COMMERCIAL & GENERAL TRADING CORPORATION OF CANADA

The Continental Life Insurance Co.

Subscribed Capital, - \$1,000,000.00.
Head Office, Toronto.

HON. JOHN DRYDEN, President.
CHARLES H. FUELER, Secretary and Actuary.
Several vacancies for good life General Agents and Provincial Managers.
Liberal Contracts to first-class men.
Apply.—GEO. B. WOODS, Managing-Director.

THE Ontario Accident and Lloyds Plate Glass ACCIDENTS AND DISEASE.

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

EASTMURE & LIGHTBOURN, Gen'l Agents
61 to 65 Adelaide Street East, TORONTO.

London and Lancashire Life

Head Office for Canada: MONTREAL.

Extract from Annual Report 1904.

Policies Issued 2,376 for \$3,479,240
Premium Income 1,508,115
Total Income 1,840,440

Death Claims 612,440
Matured Endowments 159,615

Addition to Funds 638,465
Total Funds \$10,002,385

Full report may be secured on application.
Security Guaranteed.
Contracts Unconditional.

MANAGER FOR CANADA:

B. HAL BROWN.

mals and their produce of about four and a half millions; while an increase of twelve million dollars in agriculture was shown. The value of manufactures increased by over one million dollars, and the output of the mine and forest wealth remained about the same as in the year previous.


J. Willard Smith, wholesale shipping merchant on Ward Street, St. John, N.B., suffered considerable loss by a fire on Monday night. It destroyed his office and did damage in his warehouse.

Messrs. Abraham & Coleman Fine, carrying on a general dry goods business at Hartland, Carleton county, have assigned to J. King Kelley, barrister, of St. John. They show liabilities of \$8,000 and assets about \$4,500.

The Rockland mill, at the mouth of the Cold Stream, in Carleton county, N.B., was destroyed by fire a few days ago. It was a new industry, owned by B. Frank Smith, of East Florenceville, and had been in operation only a month. The mill was a combination rotary and lath, with a grist mill.

The warm winter, up to the end of January, had given rise to much apprehension among lumbermen and pulpwood men. An Ottawa despatch of 1st February declared that reports from every section of the country, along the Ottawa and all its tributaries, show that there will be a shortage of pulpwood. The same thing was said on both sides of the St. Lawrence. According to the speaker, the mild weather is responsible for these conditions. The lack of snow in the bush thus late must be a serious handicap to getting out all kinds of

Lowest Expense Ratio
The Government Blue Book, just published, shows that



had for 1904 the **Lowest Expense Rate** of any Canadian Life Company, the ratio of "general expenses" to "income" being only **17.4 per cent.**, while the **average** of all the Canadian Life Companies for that year (as given by The Globe of 19th inst. is **25.47 per cent.**

timber. The situation cannot but have an influence on the price of paper, even though snow should come in February.

The annual meeting of the Canada Horse Nail Company, Montreal, was held on Tuesday, 30th January, at which, we are told, satisfactory reports were presented regarding the business and condition of the company. In face of increased opposition and the low prices of others, an increase in the sales of the company over the preceding year was reported, and the usual dividend declared.

THE METROPOLITAN LIFE INSURANCE CO.

(INCORPORATED BY THE STATE OF NEW YORK.)

The Company OF the People, BY the People, FOR the People.

ASSETS, \$151,663,477.29

It exceeds by two millions the entire population of the Dominion of Canada. Nearly three hundred thousand Canadians of all classes are policyholders in the Metropolitan. It has on deposit with the Government of the Dominion of Canada, in Canadian securities, dollar for dollar of its Canadian liabilities. In 1905 it here in Canada wrote as much new insurance as any two other life insurance companies—Canadian, English or American.

The Number of Policies in force is greater than that of any other Company in America, greater than all the Regular Life Insurance Companies put together (less one) and can only be appreciated by comparison. It is a greater number than the Combined Population of Greater New

York, Chicago, Philadelphia, Boston, Toronto, Montreal, Quebec and Ottawa.

Significant Facts.

This Company's Policy-claims paid in 1904 averaged in number one for each minute and a quarter of each business day of 8 hours each, and, in amount, \$105.83 a minute the year through.

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1905.

395 per day number of Claims Paid.
6,972 per day in number of Policies Issued.
\$1,502,484.00 per day in New Insurance Written.
\$123,788.29 per day in Payments to Policyholders and addition to Reserve.
\$77,275.94 Per day in Increase of Assets.

Full particulars regarding the plans of the Metropolitan may be obtained of any of its Agents in all the principal cities of the United States and Canada, or from the Home Office, 1 Madison Ave. New York City.

Amount of Canadian Securities deposited with the Dominion Government for the protection of Policy-holders in Canada, over **\$3,000,000.00.**