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.

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

Fire risks accepted on almost every description of insurable property.

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DOUGLAS K. RIDOUT, Toronto Agent. Agents wanted throughout Canada

WATERLOO MUTUAL FIRE INS. CO.

ESTABLISHED IN 1863.

HEAD OFFICE. - WATERLOO, ONT.

GEORGE RANDALL, President.

WM. SNIDER, Vice-Presider

FRANK HAIGHT, Manager.

R. T. ORR, Inspect

THE DOMINION LIFE ASSURANCE CO. GROWTH IN 1901.

	1900	1901
Amount of Applications\$	681,700	\$ 959,700
Policies Issued	583,970	841,000
Net Insurance Gained	232,496	542,202
Total at Risk	3,879,332	4,421,624
Income	138,057	158,459
Expenditure	59.842	79 079
Total Assets	539,266	615,690
Total Security to Policy-holders.	839,266	915,600
THOMAS HILLIARD, Mana	aging Dire	ctor.
C W CHADWICK F		

Dincen Building, TORONTO

QUEEN CITY

Fire Insurance Co.

HAND-IN-HAND

Insurance Company.

MILLERS & MANUFACT 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-Queen Cit hambers, Toronto

SCOTT & WALMSLEY

ESTABLISHED 1858 anagers and Underwriters.

TORONTO MARKETS.

Toronto, Dec. 11th, 1902.

Dry Goods.—The wholesale houses are busy receiving Canadian staple goods for the spring trade, such as prints, wrapperettes, etc. The cold weather of the present week has given a fillip to the sorting trade and made it good. Not only are travellers' orders coming in briskly, but many merchants have made visits to the market during the past few days, and have picked up a good many Christmas novelties, and have seized the occasion to sort up their stocks more fully. Prices in all lines are very firm.

Flour and Grain .-- Little change has taken place in flour, which is still quoted at \$2.65 to \$2.70, for ninety per cent. patents in buyers' bags, middle freights. Manitoba flour keeps steady. Millfeed and oatmeal remains about the same as last reported. As to wheat, quotations remain the same as before. Barley, however, has gone down slightly, though prices remain nominally the same. Oats, are Ic. lower and dull at the decline. Rye has gone up about a cent. Corn and buckwheat are unchanged. Receipts from the country continue light, the roads being bad.

Fruit.-The conspicious feature nowadays of the fruit markets is the increasing quantity of sub-tropical fruits on view, the other varieties having at length

INSURANCE COMPANIES

English (Quotations on London Market)

Shares amt. Stock.	Yearly Divi- dend.	Name of Company	Share pa	Amount	Last Sale Nov. 2	
250,000	% 8 ps	Alliance	ZIR!	200	ED TO	
50,000	35	C. Union F L. & M	20	21-5	12 IC	*
200,000	81	Guardian F. & L.	50	5	461 47	
35,862	20	London Ass. Corp.	25	5		92
10,000	171	London & Lan. L.	10	122	51 53 8 8	3,
89.155	24	London & Lan. F.	25	2 21	0 0	
245,640	90	Liv. Lon. & Globe	Stk	2 2		05
30,000	30	Northern F. & L.	100	10	452 46	
110,000	3ops	North Brit. & Mer.	25	61	74 76 361 37	
53,776	35	Phœnix	50			
125,234	633	Royal Insurance	20	5	304 31	-
10,000		Standard Life	50	3	492 50	-
240,000	8/6 ps	Sun Fire	10	10	101 10	

RAILWAYS.	Par value # Sh.	value Londo	
Canada Pacific Shares, 3%. C. P. R. 1st Mortgage Bonds, 5% do. 50 year L. G. Bonds, 34%. Grand Trunk Con. stock. 5% perpetual debenture stock. do. Eq. bonds, and charge 6%. do. First preference 5. do. Second preference stock 34 do. Third preference stock. Great Western per 5% debenture stock. Midland Stg. 1st mig. bonds, 5% Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage	\$100 100 100 100 100	129 113 104 16k 136 126 107½ 952 46k 135 105	130 114 106 168 137 129 108 129 108 138 107

SECURITIES.		London Nov. 28	
Dominion 5% stock, 1903, of Ry. loan	101	103	
do. 4% do. 1004. 5. 6. 8.	-	105	
do. 4% do. 1910, Ins. stock	104	106	
do. 4% do. 1910, Ins. stock	101	105	
Montreal Sterling 5% 1008	100	102	
	100	102	
	100	102	
orty of 1 oronto Water Works Deh 1006 60/	IOI	107	
do. do. gen. con. deb.	IOQ	III	
uo. stg. bonds 1028. 4%	IOI	103	
do. do. Local Imp. Bonds 1913, 4%	100	102	
do. do. Bonds 1929 32%	99	101	
City of Ottawa, Stg. 1904, 6%	100	102	
City of Hamilton Debs. 1934 5%	102	104	
City of Quebec, con., 1905, 6%	105	107	
do. do. sterling deb. 1923, 4%	103	105	
City of Vancouver, 1931, 4%	101	IL3	
do. do. 1932, 4%	102	104	
City of Winnipeg, deb.	105	107	

The Mutual Life Insurance Company

OF NEW YORK

RICHARD A. McCURDY, President.

Statement for the Year Ending December 31, 1901.

According to the Standard of the Insurance Department of the State of New York.

INCOME

\$51,446.787 73 14,177,517 78 \$65,624,305 51 DISBURSEMENTS

To Policy-holders for claims by Death...
To Policy-holders for Endowments,
Dividends, Etc.
For all other Accounts..... \$17,344,023 13

ASSETS

ASSETS

United States bonds & other securities...
First Lien Loans on bond and mortgage
Loans on Bonds and other Securities...
Loans on Company's own Policies...
Real Estate: Company's Office Buildings
in London, Paris, Berlin. New York.
Boston, Philadelphia, San Francisco,
Seattle, Sydney and Mexico, and other
Real Estate...
Cash in Banks and Tust Companies.....
Accrued Interest, Net Deferred Premiums, etc....

27,542,442 44 16.746 894 46 6,964,376 42 \$352,838,971 67

\$42,452,606 50

\$198,063,981 24 81,564,209 88 10,638,000 00 11,319,067 23

LIABILITIES

Liability for Policy Reserves, etc...... Liability for Contingent Guarantee Fund Liability for Authorized Dividends......

\$289 652,388 84 60,706,582 83 2,480,000 00

Insurance and Annuities in force \$1,243.503,101 II

\$352,838,971 67

ECONOMICAL

Fire Ins. Co. of Berlin. Ont.

Cash and Mutual Systems.

Total Net Assets.....\$ 300,089 52 Amount of Risk 15,307,774 12 Government Deposit..... 36,300 00 JOHN FENNELL, - - - President. GEO. LANG. - - Vice-President

Established 1824

The MANCHESTER FIRE Assurance Co.

Head Office-MANCHESTER, Eng. H. S. MALLETT, Manager and Secretary.

Assets over \$13,000,000

Canadian Branch Head Office-TORONTO. JAS. BOOMER, Manager T. D. RICHARDSON, Assistant Manager.

City Agents JAFFRAY & MACKENZIE JOSEPH LAWSON.

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