

W. G. 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.

Law Union & Crown INSURANCE COMPANY OF LONDON Total Cash Assets Exceed \$24,000,000

Fire risks accepted on almost every description of insurable property.
112 ST. JAMES ST., MONTREAL
(Corner of Place d'Armes.)
Canadian Head Office:
J. E. E. DICKSON, Mgr.
DOUGLAS K. RIDOUT, Toronto Agent.
Agents wanted throughout Canada.

WATERLOO MUTUAL FIRE INS. CO.

ESTABLISHED IN 1863.

HEAD OFFICE, WATERLOO, ONT
Total Assets 31st Dec., 1900\$361,361 03
Policies in Force in Western Ontario over 25,000 00
GEORGE RANDALL, President. WM. SNIDER, Vice-President.

FRANK HAIGHT, Manager. R. T. ORR, T. L. ARMSTRONG, Inspectors.

The London Mutual

Fire Insurance Co. of Canada

Established 1859.

Losses Paid to Date - \$4,000,000 00
Assets - \$755,707 33

HON. JOHN DRYDEN, President. GEO. GILLIES, Vice-President.
H. WADINGTON, Sec'y and Man. Director.
H. A. SHAW, City Agent, 9 Toronto Street.

The Metropolitan Fire Insurance Company

CASH-MUTU and STOCK
HEAD OFFICE, - TORONTO
Authorized Capital, \$500,000

D. HIBNER, Berlin, Pres. W. G. WRIGHT, Inspector.
W. H. SHAPLEY, Toronto, F. CLEMENT BROWN, Vice President, Manager.

QUEEN CITY

Fire Insurance Co.

HAND-IN-HAND Insurance Company.

MILLERS & MANUFACTURERS 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 City Chambers, Toronto

SCOTT & WALMSLEY,

ESTABLISHED 1858.

Managers and Underwriters.

dishonesty, but so carefully disguised as to be beyond legal proof. Neglect, speculation, unwise credits, undue competition, and the like, are causes of failure which need no comment. But it is not easy to approach the subject of fraudulent failure without bias.

Nefarious schemes demand emphatic condemnation from those who have suffered by them. When one plots to defraud, his snares are carefully laid—the trap is temptingly baited—and it will pay manufacturers and jobbers to keep their eyes open. Accidents cannot be

Union Assurance Society

OF LONDON.

Established A.D. 1714.

ONE OF THE OLDEST AND
STRONGEST OF FIRE OFFICES
CANADA BRANCH:

Cor. St. James and McGill Streets, Montreal.

T. L. MORRISEY, - - - Resident Manager.
W. and E. BADENACH, Toronto Agents,
Office, 17 Leader Lane.

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share par value	Amount paid	Last Sale June 2
450,000	10 ps	Alliance.....	20	22-5	12 1/2 12 1/2
50,000	45	C. Union F.L. & M	50	5	69 70
200,000	10	Guardian F. & L.	10	5	10 11 1/2
35,862	20	London Ass. Corp.	25	12 1/2	56 57 1/2
10,000	20 1/2	London & Lan. L.	10	2 1/2	9 9 1/2
89,155	28	London & Lan. F.	25	2 1/2	25 1/2 26 1/2
245,640	90	Liv. Lon. & Globe..	Stk	4	44 45
130,000	32	Northern F. & L.	100	10	76 78
110,000	34-6ps	North Brit. & Mer.	25	6 1/2	38 1/2 39 1/2
53,776	35	Phoenix.....	50	5	35 36
130,629	63 1/2	Royal Insurance..	20	3	50 51 1/2
10,000		Standard Life.....	50	12	
240,000	9/6ps	Sun Fire.....	10	10	11 1/2 11 1/2

RAILWAYS

	Par value \$ Sh.	London June 2
Canadian Pacific \$100 Shares, 3%.....	\$100	150 1/2 150 1/2
C. P. R. 1st Mortgage Bonds, 5%.....	114	114 114
do. 50 year L. G. Bonds, 3 1/2%.....	101	103
Grand Trunk Con. stock.....	100	20 1/2
5% perpetual debenture stock.....	134	136
do. Eq. bonds, and charge 6%.....	120	122
do. First preference 5%.....	10	108 1/2 109 1/2
do. Second preference stock 3 1/2%.....	98 1/2	99 1/2
do. Third preference stock.....	49	49 1/2
Great Western per 5% debenture stock..	100	
Midland Stg. 1st mtg. bonds, 5%.....	100	
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage.....	100	105 107

SECURITIES.

	London June 2
Dominion 5% stock, 1903, of Ry. loan.....	101 103
do. 4% do 1904, 5, 6, 8.....	101 105
do. 4% do 1910, Ins stock.....	104 106
do. 3 1/2% do. ns. stock.....	101 105
Montreal Perm. Deb.....	185 87
Cons Stg Deb.....	106 108
do. 1870, 5%.....	
City of Toronto Water Works Deb., 1906, 6%.....	99 102
do. do. gen. con. deb. 1920, 5%.....	108 110
do. do. stg. bonds 1928, 4%.....	103 105
do. do. Local Imp. Bonds 1913, 4%.....	100 102
do. do. Bonds 1929 3 1/2%.....	96 98
City of Ottawa, Stg. 1904, 6%.....	100 102
City of Hamilton Debts. 1934 5%.....	100 102
City of Quebec, con., 1905, 6%.....	100 103
do. do. sterling deb 1923, 4%.....	101 103
City of Vancouver, 1931, 4%.....	100 102
do. do. 1912, 4%.....	101 103
City of Winnipeg, deb 1914, 4%.....	106 108

Central Life Insurance Co., of Canada.

Authorized Capital, \$1,000,000
Capital Subscribed, 100,000
Head Office, TORONTO.

Our rates are most favorable to the insuring public. Our Policies are unconditional from date of issue. Our Reserves are based on the highest Govt. Standard. First-class positions for men of character and ability. Write to the Head Office of the Company for particulars. THOMAS CRAWFORD, M.P.P., J. M. SPENCE, President. Man. Dir.

Excelsior Life Insurance Company

INCORPORATED 1889.

Head Office: Excelsior Life Building, TORONTO

Business for 1904 largest and most satisfactory in Company's career.

Assets \$1,250,000.00
New Insurance 2,233,132.00
In Force 7,601,097.00

Desirable positions vacant on Agency Staff for good men.

E. MARSHALL, Secretary. D. FASKEN, President.

Atlas Assurance Company, Limited

with which is incorporated the

MANCHESTER FIRE OFFICE

SUBSCRIBED CAPITAL, - - \$11,000,000

Total Security for Policyholders exceeds Twenty-five Million Dollars. Claims paid exceed One Hundred and Thirty Million Dollars.

TORONTO BRANCH - 22-24 TORONTO STREET.

A. WARING GILES, - LOCAL MANAGER.

SMITH & MACKENZIE, - TORONTO AGENTS.

The Company's guiding principles have ever been Caution and Liberality. Conservative selection of the risks accepted and Liberal treatment when they burn.

AGENTS—i.e., Real Agents who Work—wanted in unrepresented districts.

Head Office for Canada—MONTREAL.

MATTHEW C. HINSHAW Branch Manager.

N.

Safe Investments.

The Cardinal Points — of —

The Dominion Life

Head Office.

WATERLOO, Ontario.

THOS. HILLIARD, Pres. & Man.-Dir.

Vice Presidents:—

P. H. SIMS, S. B. BRICKER,

HON. SENATOR McMULLEN,

FRED. HALSTEAD, Supt. of Agencies.

High Average Interest Rate

S.

Toronto Paper Mfg. Co., Ltd.

MILLS AT

CORNWALL, ONT.

We manufacture... **PAPER** High and medium Grades.

Engine Sized. Tub Sized. Air Dried.

WHITE AND COLORED

WRITINGS, BONDS, LEDGERS.

M. F. & S. C.

BOOK, LITHO, ENVELOPE

and COVERS.

MADE IN CANADA

FOR SALE BY ALL WHOLESALEERS.