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 \$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-President

FRANK HAIGHT, R. T. ORR, Manager. J. A. STEWART, Inspectors.

THE DOMINION LIFE ASSURANCE CO.

Head Office, - WATERLOO, Ont.

Results of 1902.

Business in force\$	4,898,538 00
Increase	11 per cent.
Income in 1902	\$182,171 45
Increase	15 per cent
Assets	\$705,516 60
Increase	14 per cent.
Cash Surplus to Policy-holders	\$137,969 30
Increase in 1902	\$6,854 00

JAS. INNES, President.
THOMAS HILLIARD, Managing Director.

DUEEN CITY

Fire Insurance Co.

HAND-IN-HAND

Insurance Company.

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, Toront

SCOTT & WALMSLEY,

ESTABLISHED 1858 Managers and Underwriters

Single barrels, raw linseed oil, 47 to 48c.; boiled, 50 to 51c., net 30 days, or 3 per cent, for 4 months' terms. Turpentine, 85c.; single barrels. Olive oil, machinery, 90c. to \$1; cod oil, 35 to 371/2c. per gal.; steam refined seal, 50 to 55c. per gal.; straw ditto., 45 to 47c.; castor oil, 71/2 to 8c., for machinery; pharmaceutical ditto, 81/2 to 9c.; lead (chemically pure and first-class brands), \$4.75; No. 1, \$4.50; No. 2, \$4.25; No. 3, \$4; No. 4, \$3.75; dry white lead, 41/4 to 41/2c. for pure; No. 1 ditto, 4 to 41/4c.; genuine red ditto, 4 to 41/4c.; No. 1 red lead, 4c.; putty in bulk, bbls., \$1.80; bladder putty in barrels, \$1.90; ditto, in kegs or boxes, \$2.40; 23-lb. tins, \$2.55; 12½-lb. tins, \$2.65; London washed whiting, 45c.; Paris white, 75 cents; Venetian red, \$1.50 to \$1.75; yellow ochre, \$1.25 to \$1.50; spruce ochre, \$1.75 to \$2; Paris green, 14c. in bulk, and 15c. in 1lb. packages; window glass, per 100 ft., \$3.25 for first break; \$3.45 for second break, and \$4.20 for third break; per 50

[Incorporated 1875]

All Policies Guaranteed by the LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL.

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Divi- dend.	NAME OF COMPANY	Share par	Amount	La Sa Oct	
250,000 50,000 200,000 35,862 10,000 89,155 245,640 30,000 110,000 53,776 125,234	% 8 ps 35 81 20 171 24 90 30 30ps 35 631	Alliance L. Union F L. & M Guardian F. & L. London Ass. Corp. London & Lan. L. London & Lan. F. Liv. Lon, & Globe. Northern F. & L. North Brit. & Mer., Phœnix Royal Insurance.	20 50 10 25 10 25 Stk 100 25 50 20	21-5 5 5 12½ 2 2 2 10 6 3	10 50 92 53 9 20 44 77 36 33 472	10 1 5 1 2 1 0 5 5 1 2 2 1 4 5 2 7 9 3 7 3 4 4 8 2
10,000	8/6 ps	Standard Life Sun Fire	50	12	10	101

RAILWAYS	Par value # Sh.		idon t. 23
Canadian Pacific \$100 Shares, 3%	\$100 100 100 100 100	122 110 102 148 132 123 109 964 454 	1221 114 104 148 135 126 110 971 451

SECURITIES,	London Oct. 23	
Dominion 5% stock, 1903, of Ry. loan. do. 4% do 1904, 5; 6, 8. do. 4% do 1910, Ins. stock. do. 3% do. Ins. stock. Montreal Sterling 5% 1908. do. 5% 1874. do. 1870, 5% City of Toronto Water Works Deb., 1906, 6% do. do. gen. con. deb. 1920, 5% do. do. stg. bonds do. do. Stg. bonds do. do. Loca Imp. Bonds 1913, 4% do. do. Bonds City of Ottawa, Stg. City of Utawa, Stg. City of Quebec, con. do. do. sterling deb. 1923, 4% City of Vancouver, do. do. 1931, 4% City of Winnipeg, deb	100 100 99 108 100	103 105 106 105 102 102 104 110 102 101 99 102 105 104 103 104 105

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 I lability.

Plate Glass.

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The London Life Insurance Go.

Head Office, LONDON, Ont.

JOHN McCLARY, President
A. O. JEFFERY, O.C., LL.B., D.C.L., Vice-President. Every desirable form of life insurance afforded on as-favorable terms as by other first-class companies.

MONEY TO LOAN on Real Estate security a lowest current rates of interest.

Liberal Terms to desirable agents. JOHN G. RICHTER, MANAGER

The London Mutual

Fire Insurance Co. of Canada

Established 1859.

Losses Paid. - \$3,250,000 00 Business in force, over - \$66,000,000 00 \$628,690 16

Hon. John Dryden, President,

GEO. GILLIES, Vice-President

H. WADDINGTON, Sec'y and Man. Director.

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.

Toronto Agents SMITH & MACKENZIE JOSEPH LAWSON.

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

ECONOMICAL

Fire Ins. Co. of Berlin, Ont.

Cash and Mutual Systems.

Total Net Assets.....\$ Amount of Risk 16,231,751 00 Government Deposit.....

JOHN FENNELL, - - - President. GEORGE C. H. LANG. Vice-President.
W. H. SCHMALZ. - Mgr.-Secretary.
JOHN A. ROSS. - Inspector.