

STANDARD MUTUAL FIRE INSURANCE CO.

Head Office, - MARKHAM, Ont.

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

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H. B. REESOR, Man. Director
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FRANK EDMAND, City Agent
Confederation Life Bldg.

The Continental Life Insurance Co.

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Liberal Contracts to first-class men.
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THE Ontario Accident and Lloyds Plate Glass

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61 to 65 Adelaide Street East, TORONTO.

ers which entered the canal basin was 1,050, as against 799 in the preceding season, being an increase of 251; Canadian barges numbered 1,477, against 1,334, an increase of 143; American vessels numbered 135, against 151, a decrease of 16, and the total tonnage of vessels was 482,684, against 436,079, an increase of 46,605. The passengers totalled 55,032, as against 47,335, an increase of 7,697, and the tonnage of all classes of merchandise was 105,436, against 88,208, an increase of 17,228, while the number of feet of lumber was 117,026,075, against 107,016,867, an increase of 10,009,208 feet.

Several important mining deals have been made in Cobalt during the past few days. The Imperial Mining Co., we understand, has bought a 40 acre claim on Cross Lake, from Mr. Green, of Sudbury for \$60,000. Considerable silver has already been obtained from it. Another report says the McLeod and Glendenning mine in the same district has been purchased by Mr. Hanson, of Los Angeles, for \$250,000. The claim lying half way between Peterson and Cross Lakes owned by Glendenning and Sinclair has been sold, we hear, to Ottawa parties for \$60,000. These last two properties lie on opposite sides of the claim on which is located the E. Watts' mine. An assay made by the Cobalt Assay office in November on 25 tons of ore taken 25 feet below the sur-

face, gave 23,717.82 ounces of silver per ton, which at sixty cents per ounce is \$14,230.60 per ton value.

THE BEAUTIES OF THE FOREST.

Consider the beauties of the Canadian forest. I do not know what experience of forest life some of you gentlemen may have had, but in my youth I played Indian for several years. The forest was my home winter and summer, and to this day, and at any hour of the day, I can lay my memory tribute for scenes that make me long to be lost once more to civilization, a stranger to worry, to work and to noise. When I call up the scenes I have witnessed as I floated in a bark canoe along myriad streams and lakes innumerable, their shores clothed in living green from the highest hills to the waters' marge, not a scar or mark of fire visible, the whole landscape absolutely perfect, wholly quiet, and inexpressibly lovely, just as it came from nature's hands, one of the most beautiful of nature's beautiful works, and then think of the dread probability of this earthly paradise being blotted out and burned into a blackened waste by the carelessness or folly or worse of man, I am stirred to my innermost depths with the desire to prevent such sacrilege, and I have motive enough, putting everything else aside, to enlist me in the cause of forest preservation.—Aubrey White, in an address before the Canadian Forestry Association.

CHRISTMAS FIRE DANGERS.

At Christmas time, the dangers from fire are appreciably increased. The Canadian Fire Underwriters' Association in recognition of this fact, has issued a circular to insured merchants, saying:

"The use of Christmas greens, harvest specimens and other inflammable materials, such as draperies, scenery, cotton to represent snow and the like (especially in connection with electric and other lighting systems), is decidedly an increase of hazard, it being impossible to make displays of that nature perfectly safe. In addition to the danger to property from the displays referred to, the danger to life in crowded stores or places of meeting, by reason of a panic occasioned by a fire, even though it be small and easily controlled is so great that the underwriters, who have made a study of such hazards, would fail in their duty should they not give this warning."

A second circular is addressed to the

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.**

clerks of the municipalities and warns them to keep their fire appliances in good order. Thus:

"The approaching cold weather warns us that a lack of attention to fire extinguishing apparatus might result in a great and unnecessary loss should a fire occur under such circumstances. Therefore it is essential that every precaution should be taken to have fire-fighting appliances in such shape that they are always immediately available for use, in first-class condition. Fire halls should be sufficiently heated to prevent freezing of chemical and other appliances. Frequently fires have reached large proportions before being brought under control, which would have been trifling had it not been for frozen appliances and other defects directly chargeable to lack of care and attention, particularly during the cold weather."

—Architects and builders are now recognizing the utility of the western or mountain larch for interior finish, says the "Canadian Lumberman." It is very similar, although considered by experts to be much better, than the famous American or Idaho larch. Speaking of the latter, Mr. E. T. Chaplin, the well known lumber expert, said:—Larch lumber is of a reddish color, resembling fir in grain and quality. It is as hard as fir, but carpenters claim it does not split as easily. It is a better lasting wood when exposed to the weather.



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