

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. HUGO KRANZ, Manager

FOUNDED 1825.

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

Fire risks accepted on almost every description
 of insurable property.

Canadian Head Office:

67 BEAVER HALL, MONTREAL
 J. E. E. DICKSON, Mgr.

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

Established 1824

The MANCHESTER FIRE
Assurance Co.

Head Office—MANCHESTER, ENG.

WILLIAM LEWIS, Manager and Secretary.
 T. D. RICHARDSON, Assistant Manager.

Assets over **\$13,000,000**

Canadian Branch Head Office—TORONTO.
 JAS. BOOMER, Manager.

City Agents—
 GEO. JAFFRAY
 J. M. BRIGGS
 JOSEPH LAWSON.

The Dominion Life Assurance Co.

Head Office, WATERLOO, ONT.

Progress in 1900

The 20th Century finds this Company in a splendid position. Security, solidity, progress and equity are our watchwords. We have increased our Subscribed Capital from \$397,000 to \$400,000.
 We have increased our Paid-up Capital from \$64,000 to \$100,000.

We have placed all our old business on a 4 per cent. Reserve Standard—higher than Government requirements. We have increased our Surplus over all Liabilities from \$21,210 to \$35,852.

We have increased our Assets from \$416,897 to \$539,266. All forms of regular sound life and endowment assurance are issued.
 See an of our Agents or write Head Office for particulars.

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 1838.

Managers' and Underwriters.

There are many matters of vital importance which have yet to be considered and settled, and upon these our special commissioner will centre his attention. Next year is likely to prove what may be termed a "Colonial Year" in more senses than one; and we hope to be able to deal in a practical and attractive manner with some of the principal matters now agitating colonial minds, particularly with regard to more intimate commercial relations between this country and her dependencies across the seas.—London, Eng., Express, 13th December.

BAD COPY THE COMP'S CURSE.

A Lintotype operator, who had been accustomed to type-written copy, accepted a position in an office where very poor manuscript was the rule. After wrestling with his first "take" for an hour, in which he had set six lines, he took a spurt and "hung" line after line for about ten minutes. The foreman, who happened along about this time, was congratulating himself that he had at last found an operator that could get up speed on poor copy. When the operator had set a half stick of matter, he lifted his hat and left the office. The matter in the stick was proved and read as follows:

For one long hour I have worried over this manuscript. Sometimes I think it is a design for a border. Then again it looks like a rail fence. I can't make anything out of it. I have turned it sideways, upside down and down side up. One way it is Latin; another Greek, then Egyptian hieroglyphics from Cleopatra's needle. When I look at it through my glasses, it resembles Li Hung Chang's autograph. Before I would yank type metal from such rot at ten cents per thousand, I would steal a jack knife and make shoe pegs for one cent per quart. To-night I go forth, I know not where; but anywhere to escape the horrible nightmare of such manuscript. If I am sent to the county house you are to blame. The Recording Angel forgives all who "cuss" you—therefore I say "God bless you." I hope you will be easy on this proof. COMP.

BRITISH INDUSTRIAL SITUATION.

The British manufacturer has practically to manufacture retail, instead of wholesale. In the iron and steel industry, textile manufactures, railway construction and operation—wherever, in short, unity of system would be a matter of course in America—British demands necessitate a perplexing and costly array of diverse standards. There are, for example, seventy-one recognized gauges for railway tracks in Great Britain; six different patterns of railway rails for use on steam lines, and in locomotives every railway company has its own separate style of manufacture. In textiles each buyer insists upon differences in themselves infinitesimal, but destructive of all efforts at extensive production for a broad market. The British manufacturer, in short, refuses to be standardized, either through compulsion of customers or in deference to antiquated trade customs. While this serious drawback exists in British industrial circles, there can be no possibility of making headway against the tremendous and steadily increasing

LIVERPOOL PRICES

Liverpool, December 31, 12.30 p.m.

	s.	d.
Wheat, Spring	6	0 1/2
Red Winter	0	0 0
No. 1 Cal.	6	5
Corn	5	13 3/4
" old	6	11 1/2
Peas	5	0 6
Lard	72	0 6
Pork	44	0 6
Bacon, heavy	45	0 6
" light	29	6
Tallow	48	0 0
Cheese, new white	49	0 0
Cheese, new colored		

Stronger than the Bank
of England

The Mutual Life Insurance Co.
of New York

RICHARD A. MCCURDY, President

The capital of the four great banks of the world is:

Bank of England\$ 86,047,935
 Bank of France36,500,000
 Imperial Bank, Germany.....28,560,000
 Bank of Russia25,714,920

Total\$176,822,855

Held in trust for Policy-holders by the Mutual Life, Jan. 1, 1901:

\$325,753,152.51

Total Assets in Canada including deposit as required by law:

\$5,387,954.76

The Mutual Life is the largest, strongest Life Insurance Company in the world

Income, 1900:

\$60,582,802.31

Paid Policy-holders:

\$26,361,863.83

Insurance and annuities in force:

\$1,141,497,888.02

For full particulars regarding any form of policy apply to

THOMAS MERRITT, Mgr.

31-33 Canadian Bank of Commerce Building, Toronto, Ont.



WHAT HAVE
 YOU TO SELL?

Do you want a package, cartoon, manufactured article or trade mark displayed in attractive design for magazine or trade journal?

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 over25,000 00

GEORGE RANDALL, President. WM. SNIDER, Vice-President.

FRANK HAIGHT, Manager. R. T. ORR, Inspector.

62nd YEAR

The "GORE"

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid.....\$1,932,419 89

Total Assets407,233 07

Cash and Cash Assets ... 230,360 27

Both Cash and Mutual Plans

PRESIDENT, HON. JAMES YOUNG

VICE-PRESIDENT, A. WARNOCK, Esq

Manager, R. S. STRONG, Galt.

The Great-West Life

The Insurance and Financial Chronicle of Montreal, compiled the interest earnings of the different companies doing business in Canada, and in the issue of September 13th, 1901, published the following figures as a result:—

	Per Cent.
Canadian Companies, average	4.56
British Companies, "	4.03
American Companies, "	4.31
The Great-West Life, "	6.99

Apply to any of our agents or offices for leaflet giving details of premium rates and interest earnings.

BRANCH OFFICES:

TORONTO, MONTREAL, ST. JOHN.

Head Office, - - - - Winnipeg.