

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 **\$22,000,000**
Assets Exceed

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.

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, Inspector.

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 62
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.

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, Toront

SCOTT & WALMSLEY

ESTABLISHED 1858

Managers and Underwriters

The most useful business book of this age is

MURRAY'S Interest Tables

Revised Edition.

Showing interest on all sums from \$1.00 to \$10,000 at $\frac{1}{2}$ per cent. rates from $\frac{1}{2}$ to 8 per cent. for 1 day to 368.

Price \$10.00

B. W. MURRAY,
Accountant's Office,
Osgoode Hall, Toronto.

—Onward and Upward—

EXCELSIOR LIFE INSURANCE CO.

Head Office, - Toronto

	Assets.	Income.	Ins. in Force.
1902	\$608,577	\$243,181	\$5,170,816
1892	87,279	29,739	1,231,750

Good openings for good Agents with a progressive Company.

EDWIN MARSHALL
Secretary.

DAVID FASKEN,
President.

THE.... Mercantile Fire

[Incorporated 1875]

INSURANCE COMPANY

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 Dividend.	NAME OF COMPANY	Share par value	Amount paid	Last Sale July 31
250,000	8 ps	Alliance.....	20	21-5	10 1/2 10 1/2
50,000	35	C. Union F. L. & M	50	5	51 1/2 52 1/2
200,000	8 1/2	Guardian F. & L.	10	5	92 10 1/2
35,862	20	London Ass. Corp.	25	12 1/2	54 56
10,000	17 1/2	London & Lan. F.	10	2	9 9 1/2
89,155	24	London & Lan. F.	25	2 1/2	20 1/2 21 1/2
245,640	90	Liv. Lon. & Globe.	Stk	2	45 1/2 46 1/2
30,000	30	Northern F. & L.	100	10	77 79
110,000	30 ps	North Brit. & Mer.	25	6 1/2	28 30
53,776	35	Phoenix.....	50	5	34 35
125,234	63 1/2	Royal Insurance...	20	3	48 1/2 49 1/2
10,000	63 1/2	Standard Life....	50	12	...
2 40,000	8/6 ps	Sun Fire.....	10	10	10 1/2 11

RAILWAYS

	Par value	London July 31
Canadian Pacific \$100 Shares, 3%	\$100	125 1/2 126 1/2
C. P. R. 1st Mortgage Bonds, 5%	...	109 111
do. 50 year L. G. Bonds, 3 1/2%	...	113 115
Grand Trunk Con. stock.....	100	18 1/2 18 1/2
5% perpetual debenture stock.....	...	135 138
do. Eq. bonds, and charge 6%	...	123 126
do. First preference 5%	10	112 113
do. Second preference stock 3 1/2%	...	98 99
do. Third preference stock.....	...	49 50
Great Western per 5% debenture stock..	100	...
Midland Stg. 1st mtg. bonds, 5%	100	...
Toronto, Grev & Bruce 4% stg. bonds, 1st mortgage.....	100	106 108

SECURITIES.

	London July 31
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. Ins. stock.....	101 105
Montreal Sterling 5% 1908.....	...
do. 5% 1874.....	100 102
do. 1879, 5%	100 102
City of Toronto Water Works Deb., 1906, 6%	100 107
do. do. gen. con. deb. 1920, 5%	108 110
do. do. stg. bonds 1928, 4%	100 102
do. do. Loca Imp. Bonds 1913, 4%	99 101
do. do. Bonds 1929, 3 1/2%	97 99
City of Ottawa, Stg. 1904, 6%	101 103
City of Hamilton Debs. 1934, 5%	102 104
City of Quebec, con., 1905, 6%	101 103
do. do. sterling deb. 1923, 4%	101 103
City of Vancouver, 1931, 4%	101 103
do. do. 1932, 4%	101 103
City of Winnipeg, deb. 1914, 5%	105 107

THE Ontario Accident and Lloyds Plate Glass

INSURANCE COMPANIES
Issue Specially Attractive Policies covering Accident and Sickness Combined, Employers', Elevator, General and Public Liability, Plate Glass.

EASTMURE & LIGHTBOURN, Gen'l Agents
3 Toronto Street, TORONTO

ACCIDENTS AND DISEASE.

The London Life Insurance Co.

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 at lowest current rates of interest.

Liberal Terms to desirable agents.

JOHN G. RICHTER,

The London Mutual

Fire Insurance Co. of Canada

Established 1859.

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

HON. JOHN DRYDEN,
President.

GEORGE 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..... \$ 319,377 57
Amount of Risk 16,231,751 00
Government Deposit..... 35,965 00

JOHN FENNELL, - - - President.

GEORGE C. H. LANG, - - - Vice-President.

W. H. SCHMALZ, - - - Mgr.-Secretary.

JOHN A. ROSS, - - - Inspector.