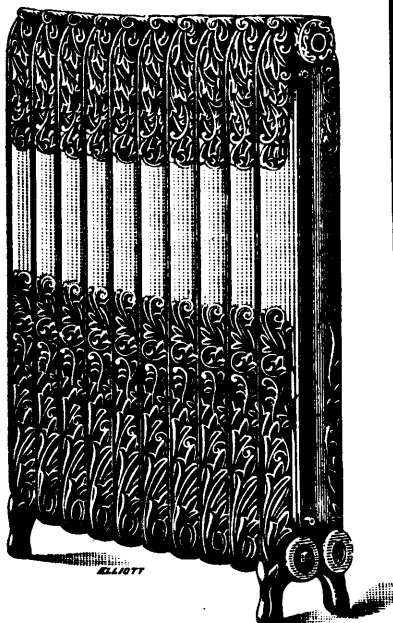


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Graceful design, mechanical excellence and an immense scope of sizes and shapes are offered you in Oxford Radiators for hot water and steam heating.



One special unique feature of superiority is their iron to iron joints, without gaskets—they never leak. If you're interested in any heating question, let us give you full information.

The Gurney Foundry Co., Ltd.

TORONTO WINNIPEG VANCOUVER
The Gurney-Massey Co., Ltd., Montreal.

Life Companies Discriminate Against Women?"

The present is a time—we don't say it is a good time, for November is rarely a promising period for canvassers—but it is a time when agents may be laying pipe for Christmas week. Most people are beginning to think of Christmas boxes, the young man for his girl, the husband for his wife, the summer chum for his friend. Let agents work up the idea among their clients that a policy of life assurance is the best present for husband, father, employer, or friend.

The North American Life Assurance Company, which had already extended its business to five of the United States, now opens in New York State, having made a deposit of some \$250,000, in bonds. We are told that Mr. John N. Lake, formerly a director, has resigned that position to take the position of auditor, succeeding the late Dr. James Carlyle in that capacity.

It has not been a particularly good year, thus far, for the life companies; in fact, this year is described as "an off year." No one, out of several managers of companies consulted, pretends to expect as big a new business this year as last. The reason is that last year, in anticipation of the increase of premium rates, an extraordinary effort was made by most companies to get in new business. And those persons, who had any notion of insuring their lives, were more disposed to do so in 1899, when they learned that 1900 would witness a higher tariff of premiums.

There are thirty-five companies soliciting life policies in Canada, a number which, considering that our population is probably six millions, and the insurable adults one-half to three-quarters of a million, means that the companies have still a considerable field to work. But competition is very keen; and the average life agent has not yet learned to keep a stiff upper lip as to the value of his services and the goods he has to sell. He shades rates, we fear, too often, and gives away much of his commission.

McLEOD's tannery, at Kingston, has been destroyed by fire. Loss, \$30,000; insured for \$12,000.

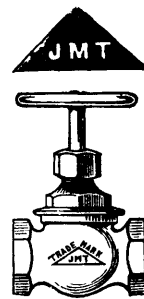
STOCKS IN MONTREAL.

MONTREAL, Nov. 21st, 1900.

Stocks.	Highest.	Lowest.	Total.	Closing Prices		Average, same date 1899.
				Sellers.	Buyers.	
Montrealxd	260	259	35	260	259	266
Ontarioxd						122
Molson's	191	188	389	194	191	197
Toronto						
J. Cartier				100	166	164½
Merchants ...xd	158	158	68	156	148	147½
Commerces ...xd						
Union						137
Hochelega ...xd						
Nationale						
M. Telegraph ...	170	168	170	170	165	175
R. & O. Nav. ...	108½	107	112	108½	106½	108½
Street Ry.	273	273	1464	273½	273	338
do N Stock	267	264	147		261	
Gas	204	200	148½	201	200½	190½
C. P. R.	88½	87½	2155	88	87	95½
L and Gt Bonds						109
N. W. Land				50	47	
Bell Tele. Co. ...	170	170	20	175	168	190
Mont. 4% Stock						

Leaders in Their Line

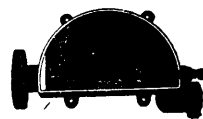
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The most economical device for automatically controlling all steam outlets.

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