

NORTH BRITISH & MERCANTILE INSURANCE COMPANY

ESTABLISHED 1809.

REVENUE 1896.
 Fire Income \$7,665,360.94
 Life and Annuity Income 4,858,794.72
 Total Revenue \$12,524,155.66
 Total Assets \$72,560,330.00
 Canadian Investments 6,567,079.00

Resident Agents in Toronto:
GOOCH & EVANS
THOMAS DAVIDSON, Managing Director,
MONTREAL

SUN FOUNDED A.D. 1710 INSURANCE FIRE OFFICE

Head Office, Threadneedle St., London, Eng.
 Transacts Fire Business only, and is the oldest
 purely Fire Office in the world. Surplus over Capital
 and all Liabilities exceed \$7,000,000.
 Canadian Branch—15 Wellington Street East TO-
 RONTO, ONT.

H. M. BLACKBURN, : : : Manager
H. F. PETMAN, : : : Inspector
HIGINBOTHAM & LYON, Toronto Agents.
 Telephone 488.
 Agents Wanted in all Unrepresented
 Districts.

ATLAS Assurance Company



Head Office for Canada,
MONTREAL

MATTHEW C. HINSHAW,
 Branch Manager

TORONTO AGENTS:
**G. W. WOOD & SON, 56 King
 St. East**

PHOENIX

Fire Ins. Co. of Hartford, Conn.

R. H. BUTT, Agent,
 27 Wellington St. East, Toronto

Lancashire

INS. CO. OF ENGLAND

Capital and Assets Exceed \$20,000,000
 Absolute Security

Canada Branch—
 Head Office, Company's Building, Toronto.
J. GARDNER THOMPSON, Manager.
A. W. GILES, } Inspectors.
J. A. FRIGON }
 Agents for Toronto:
LOVE & HAMILTON,
 27-29 Wellington St.

FOUNDATIONS OF FORTUNES.

How the millionaires of the country started their fortunes has always been an interesting question. Commodore Vanderbilt received his start by boating carrots, parsnips, cabbages and other vegetables to New York City. About the only way a son could secure the old man's respect was to beat him at some financial game. John Jacob Astor obtained his start by dealing in skunk and other skins, which he and his newly-married and thrifty wife assorted at night time instead of improving their minds or fooling with society. The construction of the Pacific Railroad laid the foundation for the fortunes of Leland Stanford, Charles Croker, Mark Hopkins, and Collis P. Huntington. Jay Gould, who died with expressions of that tired feeling on his lips, began as a surveyor. He had two natures, a merciless, cold-blooded one for business, and a tender, loving one for his home. He would as soon wreck a railroad with its thousands of security holders for gain, as to whittle a toothpick. J. S. Morgan, the daddy of Pierpont, secured his start and capital by clerking in a dry goods store and bank. Ross Winans gathered his first shekels together from the profits on a patent plough. James J. Hill roustabouted for his start. Flood, O'Brien, Fair and Mackay made their first great start out of mining enterprises. Fairweather got his by trading tinware for hides, and so it goes, nearly every one having a small, insignificant beginning.—American Investments.

STOCKS IN MONTREAL.

MONTREAL, Dec. 19th, 1900

STOCKS.	Highest.	Lowest.	Total.	Closing Prices		Average same date 1899.
				Sellers.	Buyers.	
Montreal	256	255	34	.....	.....	255
Ontario	14	124	17	.....	124	.....
Molson's	192	150	117	192	190	.....
Toronto .....	.....	.....	.....	945	230	.....
J. Cartier .....	.....	.....	.....	.....	.....	.....
Merchants	156	156	1	154	.....	.....
Commerce .....	.....	.....	.....	150	.....	.....
Union .....	.....	.....	.....	.....	.....	.....
Hochelaga	129	129	214	135	.....	.....
Nationale .....	.....	.....	.....	.....	.....	.....
M. Telegraph	170	170	16	175	170	177½
R. & O. Nav.	109½	118	1263	109	109½	104
Street Ry	275	272	803	275	274½	284½
do N Stock	26½	26	245	266	264½	.....
Gas	210	212	23463	209½	210½	185
C. P. R.	88½	89½	1837	88½	88½	88
Land Gt Bonds .....	.....	.....	.....	51	47	.....
N. W. Land pfd. ....	.....	.....	.....	.....	.....	.....
Bell Tele. Co.	173½	173½	21	175	171	178½
Mont. 4% Stock .....	.....	.....	.....	.....	.....	.....

INTERNATIONAL COURTESIES.

On the boundary line between Vermont and Quebec province, in Canada, is an old building, which is now used as a postoffice for both countries. It is an old stone building, built about seventy-five years ago, and is located at Beebe Plain, a town that is United States on one side of the street, and Canada on the other. The postoffice is an exhibition of the goodwill of the people of the section. The father is the postmaster for Quebec, and the daughter postmistress for Vermont. The post in front of the building is the boundary line. It was moved at one time by one of the citizens to get a road into his place that would be in Canada, and cost the two Governments a great outlay to establish the exact line again. The cellar under the building, "which was originally a general store," connected the two countries. Whiskey was known to be put down in one country and come out in the other. The offices were put in the

same building to accommodate the farmers, who did not wish to get out of their wagons at two points.

—Among joint-stock companies applying to the Federal Parliament for letters patent are: The Gorham Manufacturing Co., Montreal; capital, \$50,000; for the manufacture and sale of silverware, glassware, jewellery, etc. The Margaret May Riley Company, Limited, Annapolis Royal; capital, \$13,950; to acquire and operate the three-masted schooner of that name.

—The Denver Times has a story to illustrate absentmindedness. It concerns one Jenkins, who is described by Jones as the "most absent-minded beggar I know." When asked, the answer is, "What's he done now?" "Why he wrote the combination of the safe on a piece of paper to keep from forgetting it, and then locked the paper in the safe to keep from losing it."

—The Saint George Distillery Company, Limited, Montreal, capital, \$50,000, is applying to the Quebec Legislature for incorporation. Another applicant is the North American Cigar Company, Montreal, capital, \$20,000. W. B. Reid, of Toronto, manufacturer, is among those interested.

The Good Books Says:

Let the living take care of the living, etc.

Life insurance for the protection of dependents is, therefore, not only the performance of an unselfish act, but also the discharge of a solemn duty which should be promptly attended to by every uninsured man.

The 5 per cent. Guaranteed Debenture Policy

of the North American Life will provide a definite income for a family for twenty years, and is one of the surest means of securing lasting protection.

Send your name, address and age next birthday, and rates and full particulars regarding this desirable form of insurance will be forwarded to you.

L. Goldman,
 Secretary.

Wm. McCabe,
 Managing Director

North American Life

Head Office—112 to 118 King Street West,
 Toronto, Ontario

BRITISH EMPIRE MUTUAL LIFE

ASSURANCE CO.

Head Office for Canada, MONTREAL
 Established Over Half a Century.

Funds in Hand about..... \$14,000,000 00
 Annual Income, over..... \$2,000,000 00

SPECIAL ADVANTAGES:

Mutual Assurance.
 No Proprietary.
 Liberal Bonuses equitably apportioned.
 No Personal Liability of Members.
 Temperance Section, yielding increased bonus.
 Naval and Military Officers' Risks (war and climate) on advantageous terms.
 Premiums lower than average of British life offices.
 Large Reserves.
 Non-Forfeitable and Indisputable Policies.
 Immediate Settlement of Claims at Montreal.
 Invalid Lives on Equitable Conditions.
 Foreign Travel and Residence (except in unhealthy climates) without extra charge.
 Advances upon Property, Reversions, &c. Reversions and Life Interests Purchased.
 Early Assurances on a novel and attractive basis without medical examination, at exceptionally low premiums.
 Long Term Assurances at very low premiums with option of continuance.
 Six per cent. Investment Policies.
 Leasehold and Sinking Fund Assurances.
 Dowry Assurances.

DIRECTORS:

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