

STANDARD MUTUAL FIRE INSURANCE CO.

Head Office, - MARKHAM, Ont.

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

WM. ARMSTRONG, H. B. REESOR
President Man. Director
K. REESOR, FRANK EDMAND,
Inspector City Agent
Confederation Life Bldg.

LUMBERMAN & CONTRACTOR
IN THE PROVINCE OF
BRITISH COLUMBIA, ALBERTA, SASKATCHEWAN & MANITOBA.

You Need
Go
No Further

THE HUGH C. MACLEAN CO., Ltd.
Winnipeg, Vancouver

THE COMMERCIAL
WHOLESALE FINANCIAL COMMERCIAL &
GENERAL TRADING COMPANY, 100 GERRARD STREET

The Continental Life Insurance Co.

Subscribed Capital, \$1,000,000.00.
Head Office, Toronto.

HON. JOHN DRYDEN, - - - President.
CHARLES H. FULLER, Secretary and Actuary.
Several vacancies for good live General
Agents and Provincial Managers.
Liberal Contracts to first-class men.
Apply, - GEO. B. WOODS, - Managing-Director.

THE
Ontario Accident and
Lloyds Plate Glass

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

EASTMURE & LIGHTBOURN, Gen'l Agents
61 to 65 Adelaide Street East, TORONTO.

**ACCIDENTS
AND
DISEASE.**

**London and
Lancashire
Life**

Head Office for Canada:
MONTREAL.

Extract from Annual Report 1904.

Policies Issued 2,376 for	\$3,479,240
Premium Income	1,508,115
Total Income	1,840,440
Death Claims	612,440
Matured Endowments	159,615
Addition to Funds	638,465
Total Funds	\$10,002,385

Full report may be secured on application.
Security Guaranteed.
Contracts Unconditional.

MANAGER FOR CANADA:

B. HAL. BROWN.

year, as there is the whole sweep of the lake, that is two hundred miles, for the sea to make, and by the time it reaches us it is big enough and wild enough, I can assure you. We had a breeze from the N. E. last fall that attained a velocity of 78 miles an hour. All the big modern steel boats had to turn back to Buffalo that time and several were lost, but we couldn't run anywhere, we had to stay here and take our medicine, and it was a nasty dose for twenty-four hours, but we came out O. K. We have been here for five years and have not run for shelter yet, although we would often like to do so. In that last breeze of October 21st, the "Tasmania," a schooner of 1500 tons, foundered two miles from us. We were watching her from the lightship at the time, but the wind was blowing 80 miles an hour so it was out of the question to think of going to the aid of the crew, and by daylight there were none of the poor fellows left to go to. There was a fleet of forty big modern boats in shelter under Pelee Island in that breeze, and sometimes we have 75 or 80 in shelter up in Pigeon Bay in an easterly gale.

We are in a little steam barge, 100 feet long by 24 beam, and look rather cheeky staying out in the lake in the teeth of it while a 500-footer is running for shelter. We are owned by the Lake Carriers and handled by Captain George P. McKay, whom I guess you have met, one of the finest and most reasonable men that ever managed a steamboat. We have a crew of four men, engineer, mate, cook and myself. I tell you a game of cards goes good in the summer months. Each man has five days a month liberty ashore, and it is fun to board any passing freighter from our small boat and sail up to Detroit river and get off with Duff and Gatfield at the Lime Kiln Crossing.

**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.**

There is the greatest bass fishing to be had on the Pelee Middle Ground that I ever saw. Two of us this summer caught 62 in an hour, using June flies for bait. This is a fine post for Roman Catholics, who can keep all the fast days easily and a few extras, as the fish don't cost a blessed cent. We catch as many again as we can use, and I wish I could send you a mess two or three times a week when the white fish are running.

F. J. H.

P.S.—Excuse pencil as we are tossing around at a great rate at present, and I have to hang on with one hand and both legs.

THE METROPOLITAN LIFE INSURANCE CO.

(INCORPORATED BY THE STATE OF NEW YORK.)

The Company OF the People, BY the People, FOR the People.

ASSETS, \$128,094,315.24

Proof of Public Confidence

This Company has more premium-paying business in force in the United States than any other Company, and for each of the last 11 Years has had more New Insurance accepted and issued in America than any other Company.

The Number of Policies in force is greater than that of any other Company in America, greater than all the Regular Life Insurance Companies put together (less one) and can only be appreciated by comparison. It is a greater number than the Combined Population of Greater New York, Chicago, Philadelphia, Boston, Toronto, Montreal, Quebec and Ottawa.

Full particulars regarding the plans of the Metropolitan may be obtained of any of its Agents in all the principal cities of the United States and Canada, or from the Home Office, 1 Madison Ave. New York City.

Amount of Canadian Securities deposited with the Dominion Government for the protection of Policy-holders in Canada, over \$2,600,000.00.

Significant Facts

This Company's Policy-claims paid in 1904 averaged in number one for each minute and a quarter of each business day of 9 hours each, and, in amount, \$102.54 a minute the year through.

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1904.

391 per day in number of Claims Paid.

6,561 per day in number of Policies Issued.

\$1,426,700.50 per day in New Insurance Written.

\$114,060.67 per day in Payments to Policy-holders and addition to Reserve.

\$73,326.8 Per day in Increase of Assets.

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