

ACCIDENT AND GUARANTEE INSURANCE

Accidents vs. Fires

It is said that 20,000,000 Accidents and Illnesses occur each year, but only 80,000 fires.

A business man protects his property against the loss that rarely happens—fire. He can replace his property, but he can never replace his time or his damaged arm.

The most liberal accident and sickness policies are issued by

The Employers' Liability Assurance Corporation, Limited
 TEMPLE BLDG., - TORONTO.

LIFE AND FIRE INSURANCE

The LONDON & LANCASHIRE LIFE ASSURANCE COMPANY of LONDON, ENG.

offers excellent opportunities to young men desirous of permanently connecting themselves with a thoroughly reliable life company.

B. HAL. BROWN,
 General Manager for Canada.

HEAD OFFICE FOR CANADA
 164 St. James St. Montreal



The Standard Mutual Fire Insurance Company

JOINT STOCK AND MUTUAL

Assets, . . . \$356,616.92

JAMES W. CURRY, K.C., President
 A. O. WHITE, Managing Director

HEAD OFFICE, QUEEN AND VICTORIA STS., TORONTO
 AGENTS WANTED IN UNREPRESENTED DISTRICTS

EMBEZZLEMENT

COVERED BY THE BONDS OF
 THE DOMINION OF CANADA GUARANTEE & ACCIDENT INSURANCE CO.

WHO ISSUE BONDS FOR ALL POSITIONS OF TRUST &c.
 Write for particulars

J. E. ROBERTS, General Manager
 TORONTO

Established 1872

ROCHESTER GERMAN INSURANCE CO. ROCHESTER, N.Y.

EUGENE SATTERLEE, President. H. F. ATWOOD, Secretary.

Inspector for Canada : **G. S. MINTY.**
 Resident Agents : **MUNTZ & BEATTY,**
 TEMPLE BUILDING - - - TORONTO

THE DON VALLEY BRICK WORKS

Are now Manufacturing

POROUS TERRA COTTA FIREPROOFING

In Arches, Blocks and Furring in any required size
 Head Office: 36 Toronto Street, TORONTO
 MONTREAL AGENTS
 DAVID MCGILL, 206 Merchants Bank Chambers, MONTREAL
 Kindly Write for Prices.

The shareholders of the Beaver Mine have authorized a new stock issue of \$500,000 increasing capital stock to \$2,000,000. The new issue is not to be sold at less than 10 cents.

The Inverness Railway & Coal Company's annual report shows the colliery output: 282,639 tons gross earnings of \$509,336; railway earnings, \$210,112. Out of the net profits of the year the directors have set aside \$30,000, as a contingency account.

Mr. T. H. Lennox, North York, has an amendment to the Ontario Insurance Act by which mutual fire insurance companies are put on the same basis as stock companies, provided they comply with the provisions of the Act. Hitherto they have been unable to take cash premiums for more than one-third.

INDUSTRIAL INSURANCE

Our New Salary and Commission Contract

For Agents offers a splendid opportunity for a few additional men who are steady energetic and used to earning a substantial living.

The Union Life Assurance Company

Head Office—TORONTO—H. Pollman Evans—President. Offices in 34 Districts between Halifax and Vancouver. The only Company from which may be obtained the SAVINGS BANK POLICY, the most liberal Industrial Policy.

