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 Assets Exceed \$22.000.000

Fire risks accepted on almost every description of insurable property.

Canadian Head Office:

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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.

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 torce\$	4,898,538 00
Increase	
Income in 1902	\$182,171 45
Increase	15 per cent.
Assets	\$705,516 60
Increase	14 per cent.
Cash Surplus to Policy-holders	\$137,969 30
Increase in 1902	\$6,854 00
TAC INVEC D '1	

JAS. INNES, President.
THOMAS HILLIARD, Managing Director.

QUEEN CITY

Fire Insurance Co.

HAND-IN-HAND

Insurance Company.

MILLERS & MANUFACTURERS

us Inc Exchange

Fire Ins. Exchange

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 thi age is

MURRAY'S Interest Tables

Showing interest on all sums from \$1.00 to \$10,000 at $\frac{1}{2}$ per cent. rates from $2\frac{1}{2}$ 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.\(^1\) Income. Ins. in Force.

1902\(^8608,577\) ...\(^8243,181\) ...\(^85.170,816\)
1892 ...\(^87,279\) ...\(^29,739\) ...\(^1,231,750\)

Good openings for good Agents with a progressive Company.

EDWIN MARSHALL Secretary. DAVID FASKEN, President.

THE

[Incorporated 1875]

Mercantile Fire

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 Divi- dend.	NAME OF COMPANY	Share pa	Amount	Las Sale May	e
250,000	% 8 ps	Alliance	20	21-5	104	
50,000	35	C. Union F L. & M	50	5	A STATE OF THE STA	511
200,000	81	Guardian F. & L.	10	5		101
35,862	20	London Ass. Corp.	25	124		54
10,000	171	London & Lan. L.	10	2	81	9
89,155	24	London & Lan. F.	25	21	-	gol
245,640	90	Liv. Lon. & Globe.	Stk	22		48
30,000	30	Northern F. & L	100	10		75
110,000	3ops	North Brit. & Mer	25	61		381
53,776		Phoenix	50	5		
	35	Royal Insurance		-		35,
125,234	633		20	3	49章 .	503
10,000	·	Standard Life	50	12	**	
240,000	8/6 ps	Sun Fire	10	10	TI	II

RAILWAYS	Par value % Sh.	Lon	don y 8
Canada Pacific Shares, 3%. C. P. R. 1st Mortgage Bonds, 5%. do. 50 year L. G. Bonds, 3½%. Grand Trunk Con. stock. 5% perpetual debenture stock. do. Eq. bonds, and charge 6%. do. First preference 5. do. Second preference stock 3½. do. Third preference stock. Great Western per 5% debenture stock. Midland Stg. 1st mtg. bonds, 5%. Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage.	\$100 100 100 100 100	135 111 103 188 135 125 112 972 48 134 105	136 113 105 188 138 128 113 981 137 107

ist mortgage		100	107	109
SECURITIES.			Lon Ma	don y 8
Dominion 5% stock, 1903, of Ry, los do. 4% do 1904, 5, 6, 8 do. 4% do 1910, Ins. stock			101	103
do. 3½% do. Ins. stock Montreal Sterling 5% 1908			101	105
do. 5% 1874,	1906,	2	100	102
do. do. gen. con. deb. do. do. stg. bonds do. do. Loca Imp. Bonds	1928,	4%	109	104
do. do. Bonds City of Ottawa, Stg.	1913, 1929 3	1%	98	102
City of Hamilton Debs. City of Quebec, con., do. do. sterling deb.	1934	6%	101	103
City of Vancouver,	1923, 1931, 1932,	4%	101	103
City of Winnipeg, deb.	1914.		103	105

Capacity

for business receives its speediest reward in the selling department.

If you think you have the ability to sell a Five Per Cent. Twenty-Year Gold Bond on the instalment plan write me stating your age, present occupation, and give me bank or other good references.

All letters treated as strictly confidential.

GEORGE T. DEXTER,

Superintendent of Domestic Agencies.

The Mutual Life Insurance Company of New York.

32 Nassau Street, New York, N.Y.

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.

Total Net Assets \$ 319,3	77 57
Amount of Risk 16,231,	
Government Deposit	
JOHN FENNELL, President.	

GEORGE C. H. LANG. - Vice-President. W. H. SCHMALZ, - Mgr.-Secretary. JOHN A. ROSS, - - - Inspector.