

IN LINEWITH
THE
TIMES

No opportunity is overlooked for the improvement of UNION MUTUAL Policies. They are kept

Thoroughly Modern in Privileges,
Genuinely Protective in Results.

Extended Insurance without Deductions.
Incontestability without Restrictions.
Both Policyholders and Agents Fairly Treated
Always

UNION MUTUAL

LIFE INSURANCE CO.

Incorporated 1848. PORTLAND, Maine

FRED. E. RICHARDS, President.
ARTHUR L. BATES, Vice-President.
Address HENRY E. MORIN, Chief Agent for
Canada, 151 St. James St., Montreal, Can.

Good Territory Ready for Good Agents.

Manchester Fire Assurance Co.

ESTABLISHED 1824.

Assets over . . . \$13,000,000

Head Office—MANCHESTER, ENG.
WILLIAM LEWIS, Manager and Secretary.

Canadian Branch Head Office—TORONTO.
JAS. BOOMER, Manager.
City Agents—GEO. JAFFRAY,
J. M. BRIGGS,
JOSEPH LAWSON.

The Dominion Life Assurance Co.

Head Office, Waterloo, Ont.

Established 1889

The year 1899 was the best the Dominion ever had.
It Gained in the Year:

In amount assured, 23.13 per cent.
In cash premium income, 27.64 per cent.
In interest receipts, 21.43 per cent.
In assets, 19.59 per cent.
Its interest receipts have more than paid all death
losses from the beginning.
Separate branches for abstainers and women.
Amount in Force Jan'y 1st, 1900, \$3,646,836.
JAMES INNES, ex-M.P., CHR. KUMPF, Esq.,
President. Vice-President
THOMAS HILLIARD, Managing Director.
J. F. MARTIN, Supt. of Agencies.

The Queen City Fire Ins'ce Co.

Established 1871

HUGH SCOTT, PRESIDENT.
THOS. WALMSLEY, Vice-Pres. and Sec'y.

Has surplus assets alone to the amount at risk of 4.08
per cent. A larger ratio than any other Stock Fire
Insurance Company in the Dominion.
This Company never been in a Court of Law.

HEAD OFFICE:

32 Church Street, Toronto.

The Hand-in-Hand Insurance Co.

Founded 1873.

FIRE AND PLATE GLASS

L. W. SMITH, Q.C., D.C.L., - PRESIDENT

Lowest rates consistent with giving absolute security
to Policyholders only exacted.
In the Shareholders' list are to be found the following
prominent names:—A. W. Austin, Director Dominion
& I. Co.; J. H. Campbell, President British Canadian L.
Stephens Bank, N.B.; L. Coffee & Co.; Wm. Davies,
Wm. Davies Co., Limited; Estate B. Homer Dixon;
Estate Wm. Elliot; Estate Sir C. S. Gzowski; Lord
Strathcona and Mount Royal; Estate Sir D. L. Mac-
pherson; Hon. Justice MacLennan; Professor Goldwin
Smith; L. W. Smith, Q.C., D.C.L.; W. H. Smith,
Manager Ontario Bank.

Head Office: Queen City Chambers, - Toronto.

SCOTT & WALMSLEY
Underwriters.

TORONTO MARKETS.

Toronto, Nov. 29th, 1900.

DRUGS, CHEMICALS, ETC.—Prices in these lines, so far as local and Canadian markets are concerned, have remained practically unchanged for some weeks past. Business continues very fair on this basis. In both Great Britain and the United States there appears to be a firmer tendency in several descriptions of drugs, and opium has made quite an appreciable advance in the American market. Large sales have been recently made in New York of Java quinine.

DRY GOODS.—Conditions in the local dry goods trade remain highly satisfactory, the cooler weather, which began a couple of weeks ago, having given a fillip to such seasonable goods as heavy hosiery, underwear, etc., which has lasted till now. The prospects across the line 45°, are also good, more particularly in the South, so we presume there is no reason to anticipate any extensive unloading of goods on us for the purpose of relieving the American market. Prices there show the same general firmness as here.

FLOUR AND MEAL.—Flour prices are lower all round, and very little business has been done for several days. Cable reports from across the Atlantic show that not more than \$2.55 would be netted to the mill for 90 per cent. patents, sent there in buyers' covers. The millers have been offering freely at \$2.60, but few offers have been taken up. New Manitobas also show a falling tendency. For feed, the demand is rather slack.

GRAIN.—No particular feature has come up for comment since last report. Wheat is dull, with somewhat weaker quotations. Barley remains steady, with a good demand for export. Oats are firm at 1c. higher. Peas also are higher by 1c. Rye, corn, and buckwheat are dull and remain unchanged. Very little is being done in this market, except with oats and peas, for which the export demand is very fair. Receipts from farmers are still light owing to bad weather. We remark that in Chicago, the price reached for corn, a day or two ago, was the highest it has been for six years, namely, 50c., though it did not long remain at this figure. Other grain in the American market remains about steady.

GROCERIES.—The commencement of the Christmas trade is in full evidence. A large number of orders are going out for peels, Malaga raisins, etc., also for new nuts, which have arrived recently. Grenoble walnuts are very fine in quality this year, and the prices for the same are remarkable; in being cheaper than almonds. The latter are scarce and firm at 15c. to 16c. Valencia raisins are selling freely, preference being given to best grades of selected, which are quoted at 9 to 9 1/4c. New currants are coming to hand, and prove to be better in quality than was anticipated. New shell almonds and walnuts are very firm at 40c. and 27c., respectively. Since the decline of 10c. per 100 lbs., on the 23rd inst., sugars have been moving quite freely.

GREEN FRUIT.—With the exception of apples, domestic fruits are now practically out of the market. A beginning in the Christmas trade is expected to take place next week. Oranges are coming forward in fair quantities, chiefly from Jamaica and Mexico, with a few from Florida. Jamaicas are quoted at \$3.50 per box; Mexican at \$3; lemons, Malaga, and Messina, are bringing \$3, while some from Verdelli are selling this week at \$1.75. Bananas are quoted at \$1.25 to \$1.75 for fancy fruit; Almeria grapes at \$6 to \$7 per keg. Winter apples continue at \$2 to \$2.25 per barrel. Cran-

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INCOME****WHILE YOU LIVE!**

The New Policy just issued by
the MUTUAL LIFE INSURANCE
COMPANY OF NEW YORK . . .

Enables a man not only to provide an income for life to his wife, but secures an income for himself as well.

Under its terms a father may obtain a life income and at the same time contingently secure the same for a child. Or brother may provide for himself and for a sister, or a son for himself and a parent.

It offers the very best form of insurance investment at the lowest possible cost, and it is a contract whose fulfilment is guaranteed by the Greatest Financial Institution of its kind in the world.

For full information as to details apply to

THOMAS MERRITT, Mgr.

General Agent The Mutual Life Insurance Co. of New York.

RICHARD A. MCCURDY, President

31-33 Canadian Bank of Commerce
Building, Toronto, Ont.

WATERLOO MUTUAL FIRE INS. CO.

ESTABLISHED IN 1863.

HEAD OFFICE. WATERLOO, ONT.

Total Assets 31st Dec., 1899 \$349,734 71
Policies in Force in Western Ontario over 15 000 00

GEORGE RANDALL, President. JOHN SHUH, Vice-President.

FRANK HAIGHT, Manager. JOHN KILLER, Inspector.

62nd YEAR

THE "GORE"

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid \$1,932,419 89
Total Assets 407,233 07
Cash and Cash Assets 230,360 27

Both Cash and Mutual Plans

PRESIDENT, HON. JAMES YOUNG
VICE-PRESIDENT, A. WARNOCK, Esq.
Manager, R. S. STRONG, Galt.

CANADA'S BEST COMPANY

The Best Insurance Company for Policyholders is the Company that safely invests the funds entrusted to it at the highest rate of interest, and that selects its risks with such care that its death rate is lower than any other company.

Premiums lower and Dividends to POLICYHOLDERS higher than those of any other company. Ask our agent or send to the office for a copy of our leaflet—"Seven Years' Record."

The Great-West Life Assurance Co.

Toronto Office—Toronto Street.
St. John, N.B., Office—Prince William St.
Montreal Office—St. James Street.

Head Office—Main Street, Winnipeg