

**IN LINE**WITH  
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, 31.43 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 Policy-Holders only exacted.  
In the Shareholders' list are to be found the following  
prominent names:—A. W. Austin, Director Dominion  
Bank; A. H. Campbell, President British Canadian L.  
& I. Co.; Jno. D. Chipman, Vice-President, St.  
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 Maclellan; 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.

ing. 60c.; Paris white, 75 to 82c.;  
Venetian red, \$1.50 to \$1.75; yellow ochre,  
\$1.25 to \$1.50; spruce ochre, \$1.75; to \$2;  
Window glass, \$2 per 50 feet for first  
break; \$2.10 for second break.

## TORONTO MARKETS.

Toronto, 26th July, 1900.

DRY GOODS.—There is no particular  
news to record. Prices remain about the  
same in all fabrics. The market is a little  
steadier than it has been of late, but we  
do not hear of any advances being made.  
As for cotton materials, a good deal of  
course depends upon the warlike aspect  
of things in China. It has already  
affected the American market to some ex-  
tent, but this is simply local in the United  
States, and has not appreciably affected  
any market outside that country. Orders  
for fall goods are still coming in, and in  
another fortnight the majority of travel-  
lers on the road will be taking their holi-  
days, and probably will not start out in  
earnest to do the sorting trade until after  
the Exhibition. At present, orders for  
summer goods are getting lighter daily.  
The wholesale trade for summer goods is  
about over, and is busy now taking  
orders for the fall trade.

DRUGS AND MEDICINES.—Bismuth metal  
has made an advance of about 50 per  
cent., so the salts will, of course, advance  
in proportion. So far, however, definite  
prices have not been fixed by manufac-  
turers. Quinine made another advance of  
2c. the end of last week. Apart from  
these changes, there is nothing to record  
in the way of quotations. Chemicals  
seem to have a tendency to harden in  
price, and it will certainly cause no sur-  
prise if distinctly higher prices prevail a  
little later on. Business and payments  
are keeping up very nicely, and there is  
no cause to grumble, so far as we can see.

FLOUR AND MEAL.—There is a fair de-  
mand for flour, though prices have de-  
clined slightly. Business is fairly good,  
considering the time of the year. A lot  
of 90 per cent. patent sold on Wednesday  
at \$2.75, in buyers' bags, west. Choice  
brands are a little higher. Mill feed is  
dull at \$1.40 for shorts, and \$1.20 for bran.  
Oatmeal is steady at \$3.10 for cars  
of bags, and \$3.20 for barrels, Toronto.

GRAIN.—Ontario wheat is 1 to 2c.  
lower, owing to the decline in American  
markets; Manitoba wheat remains un-  
changed. Prices for other grains are  
purely nominal, there being no  
business doing. Oats are easier,  
though quotations remain unchanged.  
In peas, corn, buckwheat, etc., nothing  
is being done; it is now between  
seasons, and dealers are waiting for new  
crop. In about a week or ten days there  
ought to be some movement. The  
Ontario wheat crop is good. Fall wheat  
is a little light, but all other crops are  
up to the average in yield, and of very  
good quality; all that is wanted now is fair  
weather for harvesting. We have had  
enough rain now.

GRO ERIES.—The expected increase in  
sugar has taken place, and there was an  
advance of 10c. per 100 on the  
23rd inst. This is due partly to the  
strength of the statistical position of  
sugar abroad, and partly to the fact that

## LIVERPOOL PRICES

Liverpool, July 26, 12.30 p.m.

	s.	d.
Wheat, Spring	6	24
Red Winter	6	1
No. 1 Cal.	6	2
Corn new	3	10 1/2
" old	3	11
Peas	5	7
Lard	34	9
Pork	67	6
Bacon, heavy	41	6
Bacon, light	42	0
Tallow	26	0
Cheese, new white	47	0
Cheese new colored	47	0

## The Mutual Life Insurance Com'y of New York

RICHARD A. McCURDY, President

"THE GREATEST OF  
ALL THE COMPANIES"

ASSETS:

\$301,844,537.52

INSURANCE AND ANNUITIES  
IN FORCE:

\$1,052,665,211

The Mutual Life Insurance Com-  
pany issues every form of policy at  
the lowest rates commensurate with  
safety.

THOMAS MERRITT,  
MANAGER.

31, 32, 33 Bank of Commerce Bldg.,  
Toronto, Ontario.

**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 On-  
tario over ..... 18 000 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..... \$1,933,419 89  
Total Assets ..... 407,232 07  
Cash and Cash Assets ... 230,360 27

Both Cash and Mutual Plans

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

**The Great-West Life Assurance Co.**

The most progressive company  
in Canada, with its Head  
Office in the most progressive  
city in Canada—Winnipeg.

Has an Income of over  
\$1,000 per day.

THE GREAT-WEST LIFE ASSURANCE CO.  
with its Head Office in Winnipeg, has not found it  
necessary to increase its premium rates on account of  
diminished interest earnings.

Insurance in Force ..... \$10,363,259 00  
Applications Received in 1899. 3,310,750 00