

**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.

**Millers' and Manufacturers' Ins. Co.**  
STOCK AND MUTUAL

The general annual meeting of the members and shareholders of this company will be held on FRIDAY, 23rd Day of FEBRUARY, 1900, at the offices, 32 Church Street, Toronto, at the hour of 2 o'clock p.m., for the Election of Directors for the ensuing year, and the transaction of other business relating to the management of the company. By order.

HUGH SCOTT, Mgr. and Sec'y.

Toronto, Feb'y 9th, 1900.

**NOTICE**The Fire Insurance Exchange Corporation.  
Stock and Mutual.

The general annual meeting of the members and shareholders of this corporation will be held on MONDAY, 26th Day of FEBRUARY, 1900, at the offices, 32 Church Street, Toronto, at 3:30 o'clock p.m., for the Election of Directors for the ensuing year, and the transaction of other business relating to the management of the company. By order.

HUGH SCOTT, Mgr. and Sec'y.

Toronto, Feb'y 9th, 1900.

**NOTICE****Hand-in-Hand Insurance Co'y**  
MUTUAL AND STOCK.

The general annual meeting of the members and shareholders of this company will be held on WEDNESDAY, 28th Day of FEBRUARY, 1900, at 11 o'clock a.m. at the offices, 32 Church Street, Toronto, for the Election of Directors for the ensuing year and the transaction of other business relating to the management of the company. By order.

HUGH SCOTT, Mgr. and Sec'y.

Toronto, Feb'y 9th, 1900.

**NOTICE****QUEEN CITY FIRE INSURANCE CO'Y**

The annual general meeting of this company will be held, pursuant to the Act of Incorporation, on WEDNESDAY, the 28th Day of FEBRUARY, 1900, at 12 o'clock noon, at the company's office, 32 Church Street, Toronto. By order.

THOMAS WALMSLEY, Secretary.

Toronto, Feb'y 9th, 1900.

strong at the advance. Shorts are also up \$1 a ton, and are now \$15.50 to \$16. Oatmeal shows the first signs of the promised advance, and is up 10c. per barrel this week at \$3.50 to \$3.60. The advance is due to a better local demand, inasmuch as ocean freights still interfere with the export trade.

GRAIN.—The grain market is steady and firm. Wheat prices are unchanged, but there is an improved demand both for milling and export. Oats are firm at 26 to 27c. Peas show an advance of 2c. on an improved export demand, and are quoted 62c. to 63c. Buckwheat is also 2c. higher, and is now worth 49c. to 50c. Other prices are the same as last week, with no very marked activity to chronicle.

HAY AND STRAW.—Hay is plentiful, and prices are a little lower than last week; timothy bringing from \$10.50 to \$11.50. There is no mixed coming in. Straw is in good supply at \$6.50 to \$8.50—a drop of 50c., compared with last week's figures.

HIDES AND SKINS.—The market for hides is firm, but there is not a very active demand. Green are still quoted at 9½c. and cured at 9¾ to 11c. per lb. There is a good demand for sheepskins at \$1 to \$1.15 each, and calfskins find ready sale at 10 to 11c. per lb.

HOPS.—Hops continue quiet, even dull. Dealers claim that brewers have enough stock on hand for present needs, and are forcing the market down. New are quoted 1c. lower, at 13 to 15c. There is nothing doing in yearlings, and they are worth probably from 10 to 12c. per pound.

PROVISIONS.—The market for provisions is firm in tone. Butter supplies are limited, and dairy rolls are up 1c. to 20c. and 21c., and firm at those figures; creamery tubs also show a slight advance in price, and are quoted 22 to 23c. It will be some weeks yet before any considerable addition can be made to the supply, and in the meantime there is little prospect of a break in prices. Cheese is up half a cent and is firm at 12½ to 13c. In hog products the market is very firm; live hogs this week advanced to \$5.25, and dressed are practically out of the market, except for butchers', at \$6.25 to \$6.50. As a result, bacon, long clear, is up to 7¼c. and 7½c., and hams are quoted 10½c. to 11½c. Eggs are easy at 18c. for strictly new laid, with supplies increasing; held fresh are worth 14 to 15c., and limed, 14c. Beans are firm at \$1.70 to \$1.80. Other prices in this line unchanged.

WOOL.—There is very little doing in wool, and for the small lots of domestic offering last week's prices are paid. Tallow is quiet and unchanged.

**TORONTO MORTGAGE COMPANY.**

The annual general meeting of the Toronto Mortgage Company was held at its offices, No. 13 Toronto street, Toronto, at 12 o'clock noon, on Wednesday, the 14th day of February, A.D., 1900.

There were present: Thomas Lane, G. H. Husband, W. Francis, William Cook, A. J. Somerville, Dr. Carlyle, Thomas Gilmour, Rev. Dr. Moffatt, Larratt W. Smith, Rev. John Gillespie, Charles

**LIVERPOOL PRICES**

Liverpool, Feb. 22, 12.30 p.m.

	s.	d.
Wheat, Spring .....	6	1
Red Winter .....	0	0
No. 1 Cal .....	6	5½
Corn new .....	3	8½
" old .....	3	9
Peas .....	5	8½
Lard .....	31	0
Pork .....	56	3
Bacon, heavy .....	35	6
Bacon, light .....	36	0
Tallow .....	29	0
Cheese, new white .....	6½	0
Cheese new colored .....	62	0

The Largest  
Insurance  
Company  
In the  
World.....

**THE MUTUAL  
LIFE CO.**  
OF NEW YORK

RICHARD  
A.  
McCURDY,  
President.

**Condensed Statement  
for 1898**

Income .....	\$ 55,06,629 43
Disbursements .....	35,245,038 88
Assets, Dec. 31, 1898.	277,517,325 86
Reserve Liabilities....	233,058 640 68
Contingent Guarantee Fund.....	42,238,684 68
Dividends Apportion- ed for the year....	2,220,000 00
Insurance and Annu- ities in Force.....	971,711,997 79

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., 1898 .....\$349,734 71  
Policies in Force in Western On-  
tario over ..... 18 000 00

GEORGE RANDALL, JOHN SHUH,  
President. Vice-President

FRANK HAIGHT, JOHN KILLER,  
Manager. Inspector

61st YEAR

**THE "GORE"**

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid.....\$1,874,737 36  
Total Assets ..... 385,365 44  
Cash and Cash Assets ... 217,750 64

Both Cash and Mutual Plans

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

**The Great-West  
Life**

THE FIRST CANADIAN  
COMPANY TO PUT UP  
A FOUR PER CENT. RE-  
SERVE, IS NOW ONE  
OF ONLY FOUR CANA-  
DIAN COMPANIES . . .  
SHOWING A SURPLUS  
TO POLICY-HOLDERS  
ON THIS STRINGENT  
BASIS.