

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, \$3,646,936.

JAMES INNES, ex-M.P., CHR KUMPF, Esq., 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
& I. Co.; 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 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.

no change as yet, but it is expected there will be before travellers go out next month to solicit spring orders. Seal oil is scarce, spot stocks being reported the smallest for some years, and firmer prices are asked. Cod oil is looking up, and some large sales are said to be reported to the United States. The quotations are: Single barrels, raw, and boiled linseed oil, respectively, 82 and 85c. per gallon, for one to four barrel lots; 5 to 9 barrels, 81 and 84c.; net, 30 days or 3 per cent. for four months' terms. Turpentine, one barrel, 63c.; two to four barrels, 62c.; net 30 days. Olive oil, machinery, 90c.; Cod oil, 35 to 37½c. per gal.; steam refined seal, 52½ to 55c. per gallon; Castor oil, 9 to 9½c., in quantity; tins, 10 to 10½c.; machinery castor oil, 8½ to 9c.; Leads, (chemically pure and first-class brands only), \$6.50; No. 1, \$6.12½; No. 2, \$5.75; No. 3, \$5.37½; No. 4, \$5; dry white lead, 5½ to 6c. for pure; No. 1, do., 5c.; genuine red, ditto, 5c.; No. 1, red lead, 4½ to 4¾c.; Putty, in bulk, bbls., \$1.95; kegs, \$1.90; bladder putty, in bbls., \$1.90; smaller quantities, \$2.25; 25-lb. tins, \$2.35; 12½-lb. tins, \$2.40. London washed whitening, 45c.; Paris white, 75 to 80c.; 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, Nov. 8th, 1900.

DRUGS, CHEMICALS, ETC.—No change has taken place since our last quotations, and there is no particular feature in the market calling for comment. We have received advices from Manchester stating that latterly there has been a somewhat better export demand, but that in the home trade there is but very moderate enquiry. The amount of actual transactions has been much smaller than usual, consumers feeling disinclined to operate at the high figures, which are necessarily, under present conditions, asked by the manufacturers. Bleaching powder, chlorates of soda and potash, and caustic soda are especially firm. Arsenic is a little lower.

DRY GOODS.—A very firm tendency is still visible in the dry goods market, but no appreciable changes have taken place since last week's report. Travelers, of course, are engaged with spring samples, and their reports are fairly satisfactory. The local trade naturally has been a little disturbed this week, owing to the holiday and the elections.

FLOUR AND MEAL.—Our quotations remain the same as last week, and nothing calls for special remark. Some cars of 90 per cent. patent have been sold 5c. lower than our quoted prices, but the latter, on the whole, remain fairly steady. There have been a fair number of orders for export on a basis of \$2.60 to \$2.65 in buyers' covers, at main line points. There is a little more feed being offered, with pressure to sell, but, up to the present, prices remain nominally unchanged. Across the line, the flour trade remains quiet, with considerable divergence existing between views of buyers and sellers.

LIVERPOOL PRICES

Liverpool, Oct. 25, 19.30 p.m.

	s.	d.
Wheat, Spring	6	4
Red Winter	6	0 1/2
No. 1 Cal.	5	6
Corn new	4	5 1/2
" old	4	1 1/2
Peas	5	8 1/2
Lard	37	6
Pork	72	0
Bacon	43	9
Bacon, heavy	45	6
Bacon, light	28	0
Tallow	63	6
Cheese, new white	54	6
Cheese, new colored	54	6

**A
JOINT
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 a 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., 1898 \$349,734 71
Policies in Force in Western Ontario 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..... \$1,932,419 89

Total Assets 407,933 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 POLICY-HOLDERS 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