

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 1894.

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, 1907, \$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. Macpherson; 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.

of the 17th, issued another new price list showing a general advance of about 10 per cent. The Montreal Cotton Co. has also made a further advance on butter and cheese cloths, and interlinings, and the Colonial Bleaching and Printing Co. has to-day given notice of an advance in foulards, etc. Manufacturers of cotton underwear have also put up prices.

FURS.—A pretty general decline was anticipated at the London fur sales of last week, and cable reports of same show that the expectation was verified. As compared with prices of last March, silver fox declined 25 per cent.; cross, ditto, 50 per cent.; red ditto, 50 per cent.; otter, 25 per cent.; lynx, 40 per cent.; mink, 5 per cent.; marten, 10 per cent.; wolf, 50 per cent.; black bear, same; brown, ditto, same; grizzly, 15 per cent. lower; coon, 5 per cent. lower; wildcat, 30 per cent. lower; beaver, same as January; spring rats, same as January; winter rats, same as January; fall rats, 15 per cent. lower than January.

GROCERIES.—The trade generally report a well sustained distribution, though travellers in some sections report that the election excitement somewhat over-shadows business. As regards prices, there is little change. Sugar is quoted still at \$5 for standard granulated at factory; yellows, \$4.20 to \$4.80. American refined has been coming in quite freely of late, and importations for October are figured at somewhere about 20,000 bags. Patras cables announce quite a slump in currants, fine Filiatras being quoted at 40s., as against 50s. quite recently, but a reaction is momentarily looked for, and as all direct supplies for this market are forward, local prices have not varied, jobbing figures being from 11½ to 13c., as to quality and package. The "Bellona," the second direct fruit steamer, did not call at Patras, but has a fair cargo of Valencia and Malaga fruit, and is reported as having sailed from Cadiz, her last port of call, on the 15th, making her due about 12 days hence. Valencia raisins are jobbed at 8½ to 9c. for fine off-stalk, and there is nothing desirable in Sultanias below 12c. Tea importers still report a slack demand, but hold prices very steadily.

LEATHER.—The situation is without any noteworthy change. Boot and shoe men continue to report satisfactory orders from customers for spring footwear, but are apparently indifferent about buying leather at the moment, and apart from some fair bills of dongolas, there is said to be comparatively little doing. The following are the usual quotations: Spanish sole, B.A. No. 1, 2½ to 25¼c.; No. 2, B.A., 23 to 24c.; No. 3, B.A., 22 to 23c.; No. 1, ordinary, Spanish, 24c.; No. 2, 22½ to 23c.; No. 1 slaughter, 27c.; No. 2, ditto, 25c.; common, 22 to 24c.; Union crop, 29 to 30c.; waxed upper, light and medium, 30 to 35c.; ditto, heavy, 27 to 30c.; grained, 32 to 35c.; Scotch grained, 30 to 35c.; Western splits, 18 to 21c.; Quebec, ditto, 15 to 17c.; juniors, 15 to 17c.; calf-splits, 30 to 35c.; imitation French calfskins, 60 to 70c.; colored calf, American, 25 to 26c.; Canadian, 20 to 22c.; colored pebble cow, 13 to 15c.; russet sheepskins linings, 30 to 40c.; colored sheepskins, 6½ to 7½c.; black,

LIVERPOOL PRICES

Liverpool, Oct. 25, 12.30 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, heavy	43	9
Bacon, light	45	6
Tallow	25	0
Cheese, new white	53	6
Cheese new colored	54	6

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 1868.

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,
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 407,333 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 in-
vests 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 com-
pany. 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