

**ECONOMICAL****Fire Ins. Co. of Berlin, Ont.**

Cash and Mutual Systems.

Total Net Assets	\$ 300,089 52
Amount of Risk	15,307,774 12
Government Deposit	36,300 00

**JOHN FENNELL**, President.  
**GEO. LANG**, Vice-President.  
**HUGO KRANZ**, Manager.

**The Canada Accident Assurance Co.****Head Office, MONTREAL.**A Canadian Company for Canadian Business.  
**ACCIDENT AND PLATE GLASS.**Surplus 50% of Paid-up Capital above all liabilities  
—Including Capital Stock.

**T. H. HUDSON**, Manager.  
**R. WILSON SMITH**, President.  
 Toronto Agts.—Medland & Jones, Mail Bldg.

Capital Authorized, \$1,000,000  
Capital Subscribed, \$500,000**The EQUITY FIRE****Insurance Company**

Head Office—Manning Bldg., King St., Toronto.  
**WM. GREENWOOD BROWN**, Gen'l Manager,  
 Teleph. 2413.

**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, 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., President.  
**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 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.

**DAIRY PRODUCTS.**—For butter there is a very firm market, with limited supplies of desirable qualities, and for finest creamery from 23 to 23½c. is asked; western dairy is quoted at 20 to 20½c., and Manitoba dairy, 17 to 17½c. For cheese there is a moderate but steady demand, with business reported over the cable at 10½ to 11c. Since the close of navigation the shipments of cheese have amounted to 150,721 boxes, and of butter to 6,531 packages. The total of cheese shipments since May 1, 1900 is 2,228,416 boxes, as against 2,059,789 boxes for the corresponding period of previous years.

**DRY GOODS.**—The shipping out of spring goods is proceeding quite briskly, and travellers' orders are coming in well. A feature of the week is the active demand for cheap black goods for draping purposes, owing to the death of the Queen. Payments are satisfactory, and values generally are steady to firm.

**FURS.**—Cable advices so far received regarding the fur sales which opened in London on Monday, are as follows: At the Hudson Bay sale beaver showed a decline of 7½%, and rats of 10% from prices of January, 1900. At the Lampson sale, salted seal sold same as December; skunk, 20% lower than last March; lynx, 40% lower; marten, same; Western mink, same; Eastern mink, 15% higher. We quote: Mink, dark, \$1.25 to \$2.25; ditto, pale, 75c. to \$1.50; marten, large, \$3 to \$3.50; ditto, small, \$2.50 to \$3; fisher, \$4.50 to \$6.50; pale, ditto, \$4 to \$5.50; lynx, \$1.50 to \$3.50; otter, dark, \$10 to \$14; pale, ditto, \$5 to \$7; red fox, large, \$2.25; medium, \$2; small, \$1.50; cross fox, \$5 to \$9; skunk, 20c., 40c., 50c., and 75c.; coon, 20c., 30c., 40c., 50c., and 75c.; large fall rats, 8 to 10c.; medium, 5 to 7c.; kits, 2 to 5c.

**GROCERIES.**—We hear of quite a number of travellers being laid up with gripple, and the movement at the moment is not specially active. Sugars show quite a break, refiners having reduced quotations ten cents a cental last Friday, and another 10c. to-day, making the present factory figure for standard granulated \$4.65, with yellows ranging from \$3.95 to \$4.55. There have been some fair importations of American sugars of late, and there is quite a lot of Russian refined sugar in store here, on which the holders stand to lose something, unless the market develops considerably more strength than it shows at present. Molasses is steady at 40 to 41c. for Barbadoes. Improved demand is reported for Japan teas, and nothing desirable is now to be had in common grades below 15 to 16c. Canned goods are also in better request, and some brisk demand is looked for this spring from British Columbia and the Northwest, as dealers there bought sparingly last fall. Tomatoes are quoted at 90c. in a jobbing way; corn, 80c.; gallon apples, \$2. Evaporated apples are very firm at 5½ to 6c. Rice is steady, but some modification of prices is deemed not improbable when new quotations are made in March, the crop being a bountiful one, and famine conditions which prevailed in India having undergone improvement. Currants are firmer abroad, and late cable quotations from Greece are up two shillings. Sultanias are weak under light demand. Fine off stalk Valencias are now quoted at 7c., selected, 7½c., and layers, 8¾c.

**LEATHER.**—The prevalence of the gripple seems to have affected the operations of the shoe factories to some extent, and the demand for leather is barely as good as a fortnight ago. The foreign demand for sole, however, is reported excellent, and values generally are steady. We quote: Spanish sole, B.A., No. 1, 24½ to 25½c.; No. 2, B.A., 23 to 24c.; No. 3, B.A., 22c.; No. 1, ordinary, Spanish, 24c.; No. 2, 22½ to 23c.;

**More than a Billion Of Dollars**

On December the 31st, 1899

**The Mutual Life Insurance Co. of New York****RICHARD A. McCURDY, President****Had \$1,052,665,211 of Insurance in Force.**It has paid Policyholders since 1843,  
**\$514,117,946**And now holds in trust for them  
**\$301,844,537**

Careful Investments, Liberality to the Insured, Prompt Payment of Claims, The most Liberal Form of Policy, Loans to the Insured

**Have Brought These Great Results.**Reserve Liability, Dec. 31, 1899,  
**\$248,984,000**Contingent Guarantee Fund,  
**\$47,952,548**

For full particulars regarding any form of policy apply to

**THOMAS MERRITT, Mgr.**  
 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 ..... \$249,734 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 ..... 407,333 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.**

**OF INTEREST**

Every man investing in a Life Policy and every Life Insurance Agent should read the statement of  
**Interest Earnings of Life Insurance Companies**

published by INSURANCE AND FINANCE CHRONICLE of Montreal, of date December 21st, 1900. Reference to that statement will satisfy both buyer and seller that it pays best to do life insurance business with and for

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

According to that statement the average rate of interest earned in 1899 was

By Canadian Companies, 4.52 per cent.

By British Companies, 3.92 per cent.

By American Companies, 4.60 per cent.

While **The Great-West Life** earned **6.50** per cent.

A few openings in good districts for good agents.  
 Address Head Office, Winnipeg, or Branch Office in Toronto, Montreal, St. John, N.B., Vancouver, B.C. or Victoria, B.C.