

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 1834.

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, \$3,646,836.

JAMES INNES, ex-M.P., CHR KUMPF, Esq.,
President. Vice-President

THOMAS HILLIARD, Managing Director.
J. F. MARTIN, Supt. of Agencies.

Millers' and Manufacturers' Insurance Co.

ESTABLISHED
1885.

Head Office,
Queen City Chambers, Church
Street, Toronto.

DIRECTORS:
IAS. GOLDIE, Pres.
THOS. WALMSLEY, Treas.
L. SPINK, Vice-Pres.
Adam Austi
Scott, Mgr. and Sec.

This Company was organized in 1885, specially for
the purpose of insuring manufacturing industries, ware
houses and contents.

The primary object being to give protection against
loss by fire at a minimum cost consistent with absolute
security.

The system adopted has been to inspect all risk
before acceptance and fix the rate to be exacted equi-
tably in accordance with the hazard assumed.

Assurers with this company have made
a saving, upwards of \$108,000.00 on the cur-
rent rates charged, in addition to which, on the
basis exacted by us, dividends have been de-
clared to policy-holders amounting to over
\$24,000.00, together, making the very sub-
stantial sum of over \$132,000.00 that our
policy-holders have saved during the eleven
years we have been in operation.

As no canvassers are employed dealing directly
with the assured, those desiring to avail themselves
of the advantages thus offered will please address
Millers' and Manufacturers' Insurance Co.,
Church Street, Toronto Ont.

per cent. higher; other kinds, 30 per cent.
higher; lynx, 140 per cent. higher; fisher,
5 per cent. lower; all kinds of bear the
same; wolf, 200 per cent. higher; badger,
100 per cent. higher. Fall rats sold 5 per
cent. higher than last January, and winter
rats also 5 per cent. higher than Janu-
ary; black rats sold same as January.
With regard to the above advances, it
should be remembered that the com-
parisons are made with the sales of a year
ago, since which time there have been
three series, all of which developed more
or less advance, and the only really mark-
ed advances since the January sales are on
lynx and wolf.

GROCERIES.—Very little of a novel char-
acter is reported this week. Travellers
are still handicapped by the spring break-
up of the country roads, and the week has
been a comparatively quiet one. Letters
from some merchants at interior points
report that they are badly off for want of
goods lying at the railway stations, which
cannot be moved at present. Refiners re-
port a good demand for sugars during
March, but say the enquiry has now slack-
ened off. The recent annual meetings of
the two local refining companies are said
to have shown reduced earnings, owing to
the competition from American sources
last year. The St. Lawrence refinery has
resumed work, but the Canada refinery
will shortly shut down, during the usual
spring repairs to the Lachine Canal.
Prices are unaltered, standard granulated
quoting at \$4.45; yellows from \$3.60 to
\$4.20. Molasses shows still further firm-
ing up at the island, where first cost is
now quoted at 17 to 18c., equal to about
37c., laid down, and the moderate supply
on spot is strongly held. Dried fruits are
in limited demand, and supplies of cur-
rants are ample, but Valencia raisins are
in very limited supply, with 7¼ to 8c.
asked, and it is said there are only 2,000
boxes in bond in New York. Canned
goods are very firm, and in a jobbing way
tomatoes are quoted at 90c. to \$1; corn,
\$1.05 to \$1.10; beans, 90c.

HIDES.—Receipts of calfskins continue
heavy, but beef hides are in light supply.
Dealers are still buying No. 1 beef hides at
9c., and quoting 10c. to tanners. Calfskins
11 and 9c. for Nos. 1 and 2, respectively;
lambskins, 10c.; sheepskins, \$1.10.

LEATHER.—The market is without any
new feature, and improvement in demand,
it is said, has yet to come.
We quote: Spanish sole, B.A., No.
1, 26c.; No. 2, B.A., 24½ to
25½c.; No. 3, B.A., 23½ to 24c.; No. 1,
ordinary Spanish, 24 to 25c.; No. 2, 22½
to 23c.; No. 1 slaughter, 28 to 29c.; No.
2, ditto, 25 to 27c.; common, 20 to 21c.;
waxed upper, light, and medium, 30 to
35c.; ditto, heavy, 27 to 30c.; grained, 32
to 35c.; Scotch grained, 30 to 35c.; West-
ern splits, 22 to 25c.; Quebec ditto, 18 to
20c.; juniors, 16 to 17c.; calf-splits, 30 to
35c.; calfskins, (35 to 40 lbs.), 60 to 65c.;
imitation French calfskins, 65 to 75c.;
colored calf, American, 25 to 28c.; Cana-
dian, 20 to 24c.; colored pebble cow, 13
to 15c.; russet sheepskins linings, 30 to
40c.; colored, 6 to 7½c.; harness, 31 to
33c.; buffed cow, 13 to 15c.; extra heavy
buff, 15c.; pebble cow, 12½ to 14c.; pol-
ished buff, 12 to 13c.; glove-grain, 12½
to 14c.; rough, 22 to 23c.; russet and
bridle, 35 to 45c.

METALS AND HARDWARE.—Business in
heavy metals is reported better than at
this time a year ago, and new supplies by
first vessels will arrive on a pretty bare
market. There seems to be a good deal
of variation in the quotations for spring
deliveries of Summerlee pig iron, figures
ranging from \$25.50 to \$27. Domestic
bars are reported as being bought in
quantity at \$2.40. Quite a good demand
is reported for tinned iron, 6½ to 7c. be-
ing quoted for No. 24 gauge. Canada

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, JOHN SHUH,
President. Vice-President

FRANK HAIGHT, JOHN KILLER,
Manager. Inspector

62nd YEAR

THE "GORE"

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid.....\$1,932,419 89
Total Assets 407,233 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.

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\$10,263,259 00
Applications Received in 1899. 3,310,750 00