

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.
Instability 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, 161 St. James St., Montreal, Can.

Good Territory Ready for Good Agents.

**THE
Manchester Fire Assurance Co.**

ESTABLISHED 1864.

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, 1901, \$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 Policyholders 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.
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
Sutherland and Mount Royal; Estate Sir D. L. Mac-
donald; 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.

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 whit-
ing, 45c.; Paris white, 75 to 80c.; Vene-
tian 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, January 3rd, 1901.

DRUGS AND CHEMICALS.—The only
change of price which has taken place
lately under this head, is in oil of
lemon, which has advanced 50c. Trade
continues active in most lines. Across
the line, a certain amount of stagnation
in business prevails, though prices keep
firm.

DRY GOODS.—As is generally to be
expected of such a period as the past
week, the volume of wholesale trade has
not been very great, though greater ac-
tivity is being noted with the return of
seasonable weather. Visiting retail mer-
chants from outlying points unite in
speaking of a large holiday trade in their
respective districts. They are now pre-
paring to lay in supplies of spring goods.
So far as present indications show, the
demand for these is likely to be quite
large, it already having been fully up to
average at this date. Millinery sales
during the past month or so have not
been adversely affected by the mild
weather; in fact, it has acted in an op-
posite direction. Linens are becoming
firmer every day, owing to the growing
scarcity of flax.

FLOUR AND MEAL.—A considerably
better tone prevails in the flour market.
Millers are holding for somewhat higher
prices, but at the same time, a good deal
of 90 per cent., patents has been sold at
\$2.55, in buyers' covers. This is no
higher price than has been asked for
some time past, but then it was merely
nominal, and business was practically at
a standstill. Now, however, Old Coun-
try buyers have advanced to meet the
views of Canadian millers, and Liverpool
importers are offering 3d. above their
cables of last week. An advance has
taken place in the American market,
which, no doubt, has helped to bring
about this change in the British view.
Not much is being offered in the way of
bran or shorts.

GRAIN.—Wheat has gone up from 1 to
2 cents in all grades, and is firm at the
advance. There is a good demand for
export, and the American market also
has an advancing tendency, both of which
influences have affected prices here. Oats
are ½c. higher and peas 1c. higher. Corn
and rye remain unchanged. Buckwheat
is 1 to 2c. higher. Deliveries are light,
owing to the snow in many country dis-
tricts having disappeared and caused bad
roads.

GREEN FRUIT.—The consumption of
oranges during the holiday season was
fully up to the mark, probably above,
and prices have ranged fair. We quote:
Lemons, new, Messina, \$2.50 to \$2.75 per
box; California, \$3.50 to \$4 per box;
oranges, Jamaica, \$3; Mexican, \$2.35 to
\$2.50; California, navel, \$3.25; Florida,
\$3.50 to \$3.75; Valencia, \$4.75 to \$5.75;
bananas, fancy, \$1.25 to \$1.75; Almeria
grapes, \$6 to \$7 per keg; winter apples,
\$2.50 to \$2.75.

GROCERIES.—Sugars have dropped, due
to a spasm of weakness in the New
York market. Otherwise, the trade is
without special features. Most of the
wholesale houses are busily engaged in
stock-taking, and retailers' wants are
comparatively few.

**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,
\$514,117,946And now holds in trust for them
\$301,844,537

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

**Have Brought These
Great Results.**Reserve Liability, Dec. 31, 1899,
\$248,984,000Contingent Guarantee Fund,
\$47,952,548For 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\$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.....\$1,937,419 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 31st, 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, 4.69 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.