

# 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, 161 St. James St., Montreal, Can.

Good Territory Ready for Good Agents.

## 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 Policy-Holders only exacted.  
In the Shareholders' list are to be found the following prominent names:—A. W. Austin, Director Dominion & I. Co.; Jno. D. Chipman, Vice-President, St. Stephens Bank, N.B.; L. Coffee & Co.; Wm. Davies, Estate Wm. Elliot, Limited; Estate B. Homer Dixon; Stratcona and Mount Royal; Estate Sir D. L. Macdonald; 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. 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, 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 activity is being noted with the return of seasonable weather. Visiting retail merchants from outlying points unite in speaking of a large holiday trade in their respective districts. They are now preparing 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 opposite 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 Country 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 districts 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, \$514,117,946

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, \$248,984,609

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 .....\$349,734 71  
Policies in Force in Western Ontario 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 ... 230,260 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, 4.69 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.