

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.
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.

**—THE—
Manchester Fire Assurance Co.**

ESTABLISHED 1824.

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 COMPANY**

D OFFICE. WATERLOO, ONT.

The Dominion Life has had a good year in 1898. It has gained in amount assured, 11.73 per cent.; in cash premium income 12.34 per cent.; in interest receipts 23.64 per cent.; in assets 17.61 per cent.; in surplus over all liabilities 42.74 per cent.

It is safe, sound, economically managed, equitable in all its plans. Its interest receipts have more than paid its death losses since the beginning. No company anywhere has a lower death rate, or does better for its policyholders than the Dominion Life. Separate branches for abstainers and women.

JAMES INNES, M.P., Pres. CHR. KUMPF, Vice-Pres.
THOS. HILLIARD, Managing Director

ESTABLISHED
1885.**Millers' and
Manufacturers'
Insurance Co.**

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

DIRECTORS:

JAS. GOLDIE, Pres. L. SPINK, Vice-Pres.
THOS. WALMSLEY, Treas. Scott, Mgr. and Sec.
Adam Anst

This Company was organized in 1865, specially for the purpose of insuring manufacturing industries, warehouses 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 equitably in accordance with the hazard assumed.

Assurers with this company have made a saving, upwards of \$108,000.00 on the current rates charged, in addition to which, on the rates exacted by us, dividends have been declared to policyholders amounting to over \$24,000.00, together, making the very substantial sum of over \$132,000.00 that our policyholders 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.

France, have strengthened the local market; wheat is up about one cent and strong at the advance. Winter wheat, No. 1, quotes at 65 to 66c.; spring wheat, 65 to 66c.; Manitoba No. 1, hard, 72 to 73c.; Manitoba No. 2, hard, 70 to 71c.; Manitoba No. 3, hard, 68 to 69c. Barley is unchanged at 40c. for No. 1. Oats are still at 26 to 27c. Peas are up a cent, and are quoted 59 to 60c. Rye, corn and buckwheat, are all at last week's figures.

GROCERIES.—A fair sorting trade for current wants is passing. Fish is in demand, as Lent draws nigh, and stocks at this point being none too plentiful, some dealers are asking higher prices. Tea is moving steadily in small parcels, both Japans and Indians. There is an advance in sugar quotations, advices from New Orleans showing scarcity of cane, and advices from Europe indicating a lessened supply of beets. Among dried fruits, prunes are held higher; there is nothing specially new in either canned fruits or canned vegetables. Cane syrups and molasses are higher, scarcity in the South causing this. Payments by country dealers are very fairly satisfactory.

HAY AND STRAW.—The supply of hay is fully equal to the demand, and timothy is quoted at \$10.50 to \$12. Mixed is not plentiful, and the price remains at \$9 to \$10. Straw is in good supply, and commands from \$7 to \$8.

HIDES.—There is not much change in the hide situation this week, but the tendency is towards lower prices. One lot of two cars of cured sold Tuesday for 9½c. per lb. Prices for green remain unchanged, but they also are likely to go lower. Sheepskins are quoted at \$1 to \$1.15 each, and calfskins, green, at 11c. per lb., but not much is doing in either.

HOPS.—The hop market is practically at a standstill. Brewers apparently have enough for their present needs, and are waiting for lower prices; on the other hand, outsiders are holding for higher prices. New are still quoted 14 to 16c., with yearlings worth probably 10c.

MANURIAL CHEMICALS.—Figures for manurial chemicals remain unchanged, but manufactures are contemplating an advance all round in super-phosphates, manufactured from mineral phosphates, and in Thomas phosphates. Kainit is at present a little more active than it ever was before in Canada.

PROVISIONS.—Butter is still scarce in all lines, and there is no change in prices. Cheese is dull and quiet. The cold snap has stiffened the market for new laid eggs, and they now bring 22 to 23c., but held fresh eggs and limed eggs are still pressed for sale, the former at 15 to 17c., and the latter at 14 to 15c. Beans are up again, and are quoted \$1.60 to \$1.65. The feeling in hog products is steady, but there is no change in prices. The volume of trade is not large.

WOOL.—The market is very quiet, and prices remain unchanged. 19 to 20c. are the ruling prices for domestic, but owing to the slack condition of the market, they are practically nominal. It is a week since the colonial wool sales closed in London. Instead of a rise, the sale opened with hesitation on the part of buyers. Merino crossbreds sold par to 5 per cent. up, but soon eased off 7½ to 10 per cent. below the December series. This weakness was due to the dear money conditions and the unsettled political conditions in South Africa. Later operations became more confident, especially the Continental and American buyers, and as a result prices advanced considerably, particularly for coarse and medium crossbreds and fine greasy merinos. The closing tone of the series was steady at about December rates, and occasionally 5 per cent. higher. Cape of Good Hope and Natal wools were neglected and largely withdrawn.

The Largest
Insurance
Company
In the
World.....

**MUTUAL
LIFE CO.** OF N. W. YORK

RICHARD
A.
McCURDY,
President.

**Condensed Statement
for 1898**

Income	\$ 55,066,629 43
Disbursements	35,245,038 88
Assets, Dec. 31, 1898.	277,517,325 36
Reserve Liabilities....	233,058,640 68
Contingent Guarantee Fund.....	42,238,684 68
Dividends Apportioned for the year....	2,220,000 00
Insurance and Annuities in Force.....	971,711,997 7

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., 1898\$349,734 71
Policies in Force in Western Ontario over 18 000 00

GEORGE RANDALL, President. JOHN SHUH, Vice-President

FRANK HAIGHT, Manager. JOHN KILLER Inspector

61st YEAR

THE "GORE"

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid.....\$1,874,737 36
Total Assets 385,365 44
Cash and Cash Assets ... 217,750 64

Both Cash and Mutual Plans

PRESIDENT, HON. JAMES YOUNG
VICE-PRESIDENT, A. WARNOCK, Esq.
Manager, R. S. STRONG, Galt.

**The Great-West
Life**

THE FIRST CANADIAN
COMPANY TO PUT UP
A FOUR PER CENT. RESERVE, IS NOW ONE
OF ONLY FOUR CANADIAN COMPANIES . . .
SHOWING A SURPLUS
TO POLICY-HOLDERS
ON THIS STRINGENT
BASIS.