

**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.**

—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 Co.**  
Head Office, Waterloo, Ont.

Established 1789

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, **\$3,646,336.**  
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 Bank; 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 B. Homer Dixon; Estate Wm. Elliot; Estate Sir C. S. Gzowski; Lord Strathcona and Mount Royal; Estate Sir D. L. Macpherson; 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.

## TORONTO MARKETS.

Toronto, 28th June, 1900.

**DRUGS.**—Business is even brisker than usual, at this season in drugs, medicines, and druggists' sundries, and the large sales of last year bid fair to be exceeded by those of the current year. As a rule, drugs are fairly steady in price, all over the list. Carbolic acid is lower, but this may be only temporary; the restrictions brought about by the South African war had doubtless something to do with the remarkable rise in price of former months. Mercury and cyanide of potash, as well as other substances used in mining, are expected to go higher, especially if the South African mines are re-opened, which must have the effect of advancing the price.

**DRY GOODS.**—Wholesale houses tell us that their customers are in good spirits, and have participated in a fair early summer trade. What are moving most just now are cotton hosiery, outing shirts, summer underwear, both men's and women's; ladies' blouses, muslins and thin silks. Payments are good, and the outlook deemed bright by Ontario retailers. As to those in Manitoba, they are by no means "out of the woods," as regards possible damage to the wheat of that province by drouth. Prices of merchandise are generally firmly held, as we elsewhere note.

**FLOUR AND MEAL.**—Not much doing in flour but holders of choice brands are holding them higher. We hear of the sale of a carload of patent at equal to \$3.30 per barrel. Oatmeal is steady with a few transactions at \$3.25 to \$3.30 per barrel, in smalls, and \$3.20 for a car lot.

**GRAIN.**—There is a perceptible firmness in the market this week, shared in by wheat, oats and peas. Spring wheat is held at 73 to 74c., and red winter at 73 to 75c. per bushel, with transactions at 73 and 74c. Manitoba wheat brings 88c., afloat at Fort William, and 93c. at Midland. A fair movement in oats, which are worth 26½ to 27c., for mixed, and 27 to 28c. for white. Barley and rye are nominal; pease, 61c. per bushel.

**GROCERIES.**—It is noticeable that general trade has improved during these three weeks past, and that demand seems general all over the list, canned goods being among the most active sellers. There are a few changes to make in our Prices Current, but with this exception, all that is noteworthy in the local grocery line has been stated on another page; sugar and its rising tendency continues to be the chief feature.

**HAY AND STRAW.**—The average price of timothy hay for the week has ranged from \$10 to \$12 per ton, and for straw, \$8 to \$9.50. Both have been plentiful so far, but next year's crop will be short.

**HIDES AND SKINS.**—A better feeling exists in hides, consequent on a better feeling in Chicago by last accounts. It is not likely that any cured hides can now be had here at 8¼c. per pound, the quotation should be 8¼ to 8½c. per pound, but we can hear of no sales to report. Sheepskins are pretty well out of the market; lambskins are worth from 25 to 30c. each.

## LIVERPOOL PRICES

Liverpool, June 28, 12.30 p.m.

	s.	d.
Wheat, Spring .....	6	5
Red Winter .....	6	6
No. 1 Cal .....	6	7
Corn new .....	4	0
" old .....	4	1
Peas .....	5	7
Lard .....	35	0
Pork .....	65	0
Bacon, heavy .....	42	0
Bacon, light .....	42	6
Tallow .....	15	0
Cheese, new white .....	49	0
Cheese new colored .....	49	0

# 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 Company 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 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..... **\$1,932,419 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.

**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 ..... **\$10,363,259 00**  
Applications Received in 1899. **3,310,750 00**