

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

Good Territory Ready for Good Agents.

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 1859

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.

Prominent names in the list are to be found the following
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. Mac-
pherson; 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.

months' terms. Turpentine, one barrel, 62c.; two to four barrels, 61c.; net, 30 days. Olive oil, machinery, 90c.; Cod oil, 35 to 37½c. per gal.; steam refined seal, 55 to 57½c. per gallon; Castor oil, 9 to 9½c., in quantity; tins, 10 to 10½c.; machinery castor oil, 8½ to 9c.; Leads, (chemically pure and first-class brands only), \$6.50; No. 1, \$6.12½; No. 2, \$5.75; 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.

WOOL.—Business continues quiet on spot, but cable advices from abroad, received to-day, show stiffening markets. From Bradford, an advance is reported of from 7½ to 10 per cent. in fine merino wools, and from the Cape, wools which sold at from 4¾d. to 5d. are reported as advanced to 5½ to 6d. Local quotations are given as follows: Capes, 14 to 16c.; Natal, 16½ to 17½c.; B.A., scour ed, from 27½c., for yellows, to 35c.

TORONTO MARKETS.

Toronto, Dec. 19th, 1900.

DRUGS, CHEMICALS, ETC.—An absence of interesting features characterizes the drug market at the present time. Trade is fair, for the season, but this is all that can be said. The market continues somewhat dull in the States, though, according to latest reports, quinine would appear to have picked up its lost ground, owing to a similar advancing tendency in England. Prices for this, however, as well as for other drugs, remain practically the same as have been quoted for some weeks past.

DRY GOODS.—What with the approaching holidays, and the cooler weather, which distinguished one part of the past week, the dry goods people have been busy. Hesitation as to the advisability of postponing purchases of heavy goods appears to hold good with the buying public no longer, and heavy mitts, gloves, overcoatings, blankets, underwear, and so forth, are being rapidly overhauled. Christmas goods are also in strong demand. Fancy handkerchiefs, shawls, in fact any article which may appropriately be bought for the purpose of a gift, are selling very freely.

FLOUR AND MEAL.—The flour market is nominally unchanged, though millers are more willing than they were a few days ago to concede prices. A good deal of flour is pressing on the market, and commission men in town are receiving dozens of offerings every day. Buying is by no means free. Some lots of 90 per cent. patent have sold this week at \$2.55. East, but there is a tendency downwards. Many what may be called "sporting" bids have been received from Old Country importers, but in order for our people to accept these, it would be necessary for the latter to reduce prices some 10c., which is, of course, out of the question. Bran and millfeed remain quiet, while oatmeal continues pretty steady, at old prices.

GRAIN.—Ontario wheat is dull at 1c. lower, while Manitoba, though also dull, remains unchanged. Barley has gone off 1c. on higher grades, though the lower grades remain the same. Oats are steady. For peas there is a good demand. Rye is dull at unchanged quotations. Buckwheat is about nominal. Canadian corn is steady for light deliveries, but American shows a declining tendency.

GREEN FRUIT.—The supply of tropical

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, \$248,994,609

Contingent Guarantee Fund, \$47,952,548

For full particulars regarding any form of policy apply to

THOMAS MERRITT, Mgr.
31 31 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, President. JOHN SHUH, Vice-President.

FRANK HAIGHT, Manager. JOHN KILLER, Inspector.

62nd YEAR

THE "GORE"

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid..... \$1,932,419 89

Total Assets 407,223 07

Cash and Cash Assets ... 230,360 27

Both Cash and Mutual Plans

PRESIDENT, HON. JAMES YOUNG
VICE-PRESIDENT, - A. WARNOCK, Esq.

Manager, R. A. STRONG, Galt.

Special Agent

for Vancouver, B.C., for

The Great-West Life Assurance Co.

This is a specially favorable field in which the Great-West Life has a large business in force, and a capable insurance writer will find an excellent opportunity to do business. To the right man an exceptionally good contract will be given and every chance for advancement.

Address ROBT YOUNG, Superintendent of Agencies, No. 18 Toronto St., Toronto, Ont.