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R. A. ROGERS & COMPANY
WINNIPEG

Chattel Mortgage Form

As used by the leading implement men and private bankers in the west. Adapted for use in Manitoba and also in the Territories.

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INSURANCE MATTERS.

THE MUTUAL LIFE OF CANAD.

Shareholders, as well as policyholders, in the Mutual Life Assurance Company of Canada are rightly gratified at the great progress made by the company the past year. With an exceptionally strong board of directors, an enterprising, shrewd management and a splendidly organized staff the company managed to show a slight loss last year at a wonderful rate. These figures show the handsome gains made by the Canada Mutual in 1900:

In assurance in force.....\$2,576,935.00
 In assets.....518,401.12
 In reserve.....518,933.01
 In income.....120,542.23

The premium income of the company last year was \$383,021.70, a showing any concern might justly be proud of. The interest and rents were \$22,100.03, the annuity considerations \$31,960.82, and the total income, deducting \$5,700 for reinsurance premiums, was \$1,171,944.35, which with ledger assets at December 31, 1900, amounted to \$3,401,113.25. The payments to policyholders last year were as follows: Death claims, \$217,453.27; matured endowments, \$78,300; purchased policies, \$49,643.17; surplus, \$78,714.96; annuities, \$7,554.20; total, \$351,665.66.

The general expenses were comparatively small, considering the large amount of business done. The conduct of the company's affairs has been characterised by great skill and shrewdness.—Toronto Globe.

INSURANCE NOTES.

On the 20th inst. Canadian insurance underwriters decided at a meeting held in Toronto to advance rates throughout the Dominion. An entirely new system of rating is to be made. There will be no flat rate over a district, but each risk will be judged on its merits, and advances will be made not only on all hazardous risks, but on buildings in the neighborhood of such risks. All towns and cities that come under the jurisdiction of the Canadian Fire Underwriters' Association will be rated in this way, and the result, it is confidently expected, will be such an increase in the revenues of the company as will repay them for the losses they have recently suffered. The decisions arrived at to-day apply directly to Ontario and Quebec. In respect to Manitoba, the companies in the association do business there, and that province will be affected by the change in the classification of risks. In British Columbia the companies are understood to be not so much interested, as they already obtain good rates there, while their losses have not been excessive. New Brunswick and Nova Scotia are not under the jurisdiction of the Canadian Fire Underwriters' Association, but, as in the case of Manitoba, the same companies controlling the business, insurance men confidently count upon a re-arrangement of rates there also.

The divisional court at Toronto gave an important judgment last week when it decided that the word "riding" incorporated in many accident insurance policies, did not imply a condition. The decision was given in the case of a policyholder named Powis against the Ontario Accident Insurance Company. He was getting on a Hamilton street car, and in climbing from the first to the second step, slipped and fell. In his action under the policy, he claimed that the provisions entitled him to double the sum which he would ordinarily be entitled to, because the injury was received "when riding as a passenger on public conveyance." He succeeded in the county court of Wentworth, and the company appealed, contending that the plaintiff was not "riding." "To adopt such a construction," said Chief Justice Meredith, "would be unreasonable and unfavorable to policyholders, and inconsistent with the rule which should be applied to construe policies liberally in favor of persons insured. If the defendant's contention had succeeded, no fifty or six passengers on public conveyance would be liable for accidents occurring when the cars are not in motion. As a matter of fact, passengers may be said to be riding from the time they board until they have alighted from the car." The appeal was dismissed with costs.

Hamilton retail merchants will urge upon the government that the policy court be made court for the collection of small debts, the division court being too expensive for the collection of such debts as \$25 and under.