

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.

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.**Millers' and Manufacturers' Ins. Co.**
STOCK AND MUTUAL

The general annual meeting of the members and shareholders of this company will be held on FRIDAY, 23rd Day of FEBRUARY, 1900, at the offices, 33 Church Street, Toronto, at the hour of 2 o'clock p.m., for the Election of Directors for the ensuing year, and the transaction of other business relating to the management of the company. By order.

HUGH SCOTT, Mgr. and Sec'y.
Toronto, Feb'y 9th, 1900.**NOTICE**The Fire Insurance Exchange Corporation.
Stock and Mutual.

The general annual meeting of the members and shareholders of this corporation will be held on MONDAY, 26th Day of FEBRUARY, 1900, at the offices, 32 Church Street, Toronto, at 3.30 o'clock p.m., for the Election of Directors for the ensuing year, and the transaction of other business relating to the management of the company. By order.

HUGH SCOTT, Mgr. and Sec'y.
Toronto, Feb'y 9th, 1900.**NOTICE****Hand-in-Hand Insurance Co'y**
MUTUAL AND STOCK.

The general annual meeting of the members and shareholders of this company will be held on WEDNESDAY, 28th Day of FEBRUARY, 1900, at 11 o'clock a.m. at the offices, 32 Church Street, Toronto, for the Election of Directors for the ensuing year and the transaction of other business relating to the management of the company. By order.

HUGH SCOTT, Mgr. and Sec'y.
Toronto, Feb'y 9th, 1900.**NOTICE****QUEEN CITY FIRE INSURANCE CO'Y**

The annual general meeting of this company will be held, pursuant to the Act of Incorporation, on WEDNESDAY, the 28th Day of FEBRUARY, 1900, at 12 o'clock noon, at the company's office, 32 Church Street, Toronto. By order.

THOMAS WALMSLEY, Secretary.
Toronto, Feb'y 9th, 1900.

completed, and the shareholders may expect to be called upon shortly to ratify the agreement entered into by the directors on their behalf.

The books of the company have been examined regularly by the auditors, whose certificate is attached to the statements of account.

All of which is respectfully submitted.

W. H. BEATTY,
Vice-President.

Toronto, February 8th, 1900.

PROFIT AND LOSS ACCOUNT FOR THE YEAR
ENDING 31ST DECEMBER, 1899.**Receipts.**

Interest received and accrued
on mortgage loans and de-
bentures \$147,877 41
\$147,877 41

Expenditures.

Expenses of man-
agement, salaries .. \$7,875 00
Office expenses,
rent, postage, etc. . . 3,322 01
Inspection charges .. 559 10
Manitoba expenses .. 4,752 74
Debenture expenses .. 459 34
Commissions paid:
On loans, \$1,704.74;
on bonds, \$2,431.21.. 4,135 95
Amalgamation ex-
penses .. 2,900 00
Interest on bonds,
etc., paid and ac-
crued .. 75,387 13
99,391 27

Net revenue (\$48,-
486.14), appropri-
ated as follows:

Dividends Nos. 42
and 43 at 6 per
cent. per annum .. \$33,000 00
Reserved for con-
tingent liability ... 4,800 00
Carried to property
suspense account .. 10,686 14
48,486 14

\$147,877 41

GENERAL BALANCE SHEET, DECEMBER
31ST, 1899.**Assets.**

By Investments—
Mortgage loans .. \$2,461,677 63
Municipal and
other debentures .. 103,466 22
\$2,565,143 85

By sundry accounts due to
company .. 3,624 80
Office furniture and fixtures .. 1,050 00
Cash on hand and in banks .. 1,433 85

\$2,571,252 50

Liabilities.

To Shareholders—
Capital stock .. \$ 550,000 00
Reserve account .. 100,000 00
Dividend No. 43, due 2nd
January, 1900 .. 16,500 00
Property suspense account .. 26,561 02
To Debenture Holders—
Outstanding ster-
ling and cur-
rency debentures, payable
on fixed dates
(deposits pay-
able on demand
not accepted) .. \$1,857,515 88

LIVERPOOL PRICES

Liverpool, Mar. 1, 12.30 p.m.

	s.	d.
Wheat, Spring	5	11
Red Winter	0	0
No. 1 Cal	0	0
Corn new	3	8 1/2
" old	3	9
Peas	5	8 1/2
Lard	30	0
Pork	56	3
Bacon, heavy	35	0
Bacon, light	35	6
Tallow	29	0
Cheese, new white	9	0
Cheese new colored	29	0

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

**THE MUTUAL
LIFE CO.**
INSURANCE
OF N. Y.

RICHARD
A.
McCURBY,
President.

**Condensed Statement
for 1898**

Income	\$ 55,068,629 43
Disbursements	55,245,038 88
Assets, Dec. 31, 1898.	277,517,325 86
Reserve Liabilities....	233,058,640 68
Contingent Guarantee Fund.....	42,288,684 68
Dividends Apportion- ed for the year....	2,220,000 00
Insurance and Annu- ities in Force.....	971,711,997 79

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 On-
tario 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..... \$1,932,419 89
Total Assets .. 407,233 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**

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