WITH THE TIMES &

No opportunity is overlocked for the improve-ment of UNION MUTUAL Policies They are kett

Thoroughly Modern in Privileges, Genuinely Protective in Results.

Extended Insurance without Deductions. Inconlessability without Restrictions. Both Policyholders and Agents Fairly Treateu Always

UNION

LIFE INSURANCE CO. Incorporated 1849. 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 1894.

Assets over

. . \$13,000,000

Head Office-MANCHESTER Eng. WILLIAM LEWIS, Manager and Secretary.

Canadian Branch Head Office—TORONTO. Chy 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. Street, lond to FEBRUARY, 1900, at the offices, 32 Church Rection 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 DAY, Sich Day of FEBRUARY, 1900, at the offices, 32 Sheetion of Drectors for the ensuing year, and the transaction of other business relating to the management of the company. By order. Toronto, Feb'y 9th, 1900.

NOTICE

Hand-in-Hand Insurance Co'y MUTUAL AND STOCK.

The general annual meeting of the members and sharehorders of this company will be held on WEDNE's at the 18th Day of FEBRUARY, 1980, at 11 o'clork a nution of Directors for the ensuing year and the transaction 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, 1600

NOTICE

QUEEN CITY FIRE INSURANCE CO'Y

The annual general meeting of this company will be NRSDAY, the 28th Day of FERRU NRY, 1900, at 12 Toconto. 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 debentures\$147,877 41

\$147,877 41

Expenditures.

Expenses of management, salaries ..\$7,875 00 Office expenses, rent, postage, etc... 3,322 01 Inspection charges .. 559 10 550 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-etc., paid and ac-crued 75,387 13

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

Dividends Nos. 42
and 43 at 6 per
cent. per annum ..\$33,000 00

Reserved for contingent liability ... 4,800 00 Carried to property suspense account .. 10,686 14

48,486 14

99,391 27

\$147.877 41 GENERAL BALANCE SHEET, DECEMBER 31ST, 1899.

Assets.

By Investments

-\$2,565,143 85 By sundry accounts due to 3,624 80 1,050 00 Cash on hand and in banks ... 1,433 85

\$2,571,252 50

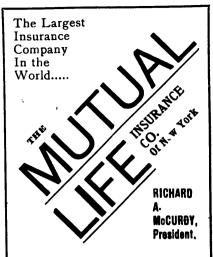
Liabilities.

To Shareholders-Capital stock\$ 550,000 00 Reserve account

Dividend No. 43, due 2nd January, 1900 100,000 00 16,500 00 Property suspense account ... To Debenture Holders— 26,561 02 Outstanding sterling and curdebentures, payable on fixed dates (deposits payable on demand not accepted) ..\$1,857,515 88

LIVERPOOL PRICES Laverpool, Mar. 1, 19.30 p.m

| _ | s. | d |
|--------------------|----|----|
| Wheat, Spring | 5 | 11 |
| Red Winter | 0 | 0 |
| No. 1 Cal | 0 | Ō |
| Corn new | 3 | 81 |
| Corn new | 3 | |
| " OIQ | 3 | 9 |
| Peas | 5 | 84 |
| Lard | 30 | 0 |
| Pork | 56 | 3 |
| Bacon, heavy | 35 | ō |
| Bacon, light | 35 | 6 |
| Tallow- | 29 | Õ |
| Cheese, new white | 60 | ö |
| | 40 | × |
| Cheese new colored | GR | U |



Condensed Statement for 1898

Income\$ 55, 06,629 43 Disbursements 35,245,038 88 42 238 684 68 ed for the year.... Insurance and Annui-2 220 000 00 ties 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., 1893\$349,734 71 Policies in Force in Western On-

GEORGE RANDALL,
President.

JOHN SHUH, Vice-President

FRANK HAIGHT, Manager.

JOHN KILLER Inspector

61st YEAR

THE "GO

FIRE INSURANCE CO. Head Office, GALT, ONT.

Total Losses Paid...... \$1,982,419 89 407.288 07 280,860 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.