

ECONOMICALFire Ins. Co. of Berlin, Ont.
Cash and Mutual Systems.

Total Net Assets.....	\$ 300,089 52
Amount of Risk.....	15,307,774 12
Government Deposit.....	36,300 00

JOHN FENNELL, President.
GEO. LANG, Vice-President. HUGO KRANZ, Manager

The Canada Accident Assurance Co.

Head Office, MONTREAL.

A Canadian Company for Canadian Business.
ACCIDENT and PLATE GLASS.Surplus 50% of Paid-up Capital above all liabilities
—Including Capital Stock.T. H. HUDSON, R. WILSON SMITH,
Manager. President.
Toronto Agts.—Medland & Jones, Mall Bldg.**The Dominion of Canada Guarantee & Accident Ins. Co., Toronto, Ont.**BONDS for the fidelity of employees.
COMPENSATION for accidental injuries.
INSURANCE against sickness.GEO. GOODERHAM, J. E. ROBERTS,
President. Gen Manager**Manchester Fire Assurance Co.**

ESTABLISHED 1824.

Assets over \$13,000,000

Head Office—MANCHESTER, ENG.
WILLIAM LEWIS, Manager and Secretary.
T. D. RICHARDSON, Asst ManagerCanadian 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.

Progress in 1900

The 20th Century finds this Company in a splendid position. Security, solidity, progress and equity are our watchwords. We have increased our Subscribed Capital from \$257,600 to \$400,000.

We have increased our Paid-up Capital from \$64,000 to \$100,000.

We have placed all our old business on a 4 per cent. Reserve Standard—higher than Government requirements.

We have increased our Surplus over all Liabilities from \$21,210 to \$35,852.

We have increased our Assets from \$416,897 to \$539,266.

All forms of regular sound life and endowment assurance are issued.

See an of our Agents or write Head Office for particulars.

Queen City Fire Ins. Co.

ESTABLISHED 1871.

Hand-in-Hand Ins. Co.FOUNDED 1873.
Fire and Plate Glass**Millers' & Man'frs' Ins. Co.**

ESTABLISHED 1885.

The Fire Ins. Exchange Corp'n

INCORPORATED 1886.

Special rates on all risks that come up to our standard.

Head Offices—Queen City Chambers, Toronto
SCOTT & WALMSLEY,
Underwriters

HARDWARE.—Since the opening of navigation, on the upper lakes, and the starting in of fine spring-like weather, people throughout the country have been impressed with the idea that they need their small hardware goods right away. The consequence is that wholesalers are extremely busy. The only change of prices lately has been in glass, a general advance on stock goods having been arranged by the dealers in this country, owing to the strong situation in Germany, consequent upon the high cost of manufacture, etc. The metal trade is holding its own, and prices remain firm at the figures which have been quoted for the past two weeks. The Lanarkshire iron trade has been hampered owing to strikes.

HIDES AND SKINS.—Hides, both cured and green, continue easy, the supply being large, with but slack demand. In Chicago, a firm market is reported for common dry hides. Tallow remains about the same.

WOOL.—No change for the better has taken place in the wool market. If anything, the conditions in Boston are less favorable, so there appears to be but slight prospect of any amelioration for some time to come.

BRITISH STABILITY.

The following remarks are possessed of all the more authority, coming, as they do, from an American source, the Engineering Magazine, of New York:

To the outside world, the most impressive lesson of the Queen's death is the magnificent stability of British institutions and the British commercial system. Not a wheel stopped, save as a token of reverence; not a tremor in values disturbed financial centres; not an uneasiness or uncertainty as to national politics caused business undertakings to waver or hesitate. Compare this with the quadrennial upheaval in the United States, where economic legislation of every kind is the football of politics, and industry follows with uncertain feet now artificially raised on an unstable platform of protection, now sinking back from the morass of free silver, certain of nothing but uncertainty with every change of chief executive. The "demise of the Crown" demonstrates anew England's industrial strength, and those who are ready to cry her downfall before her industrial rivals would do well to remember that this stability of commercial organization outweighs much mechanical aptitude. Machinery can be bought, skilful brains and hands can be hired; but stable, political and commercial systems are of slow growth, and not soon attained.

A WOMAN AND AN UMBRELLA.

"Why is a woman like an umbrella?" asked the exchange editor.

"Because she's made of ribs and attached to a stick," replied the information editor. "Why is—"

"Wrong. Guess again."

"Because she always has to shut up when—"

"Naw! You fatigue me."

"Because she stands in the hall and—"

"Naw! It's nothing about standing in the hall."

"A woman is like an umbrella because nobody ever gets the right one. Why is—"

"Ring off! That isn't the answer, either."

"It's a better one than you've got."

"Don't you reckon I know whether it is or not? Whose conundrum is this, yours or mine?"

"Well, she's like an umbrella because— it isn't because she fades with age, is it?"

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.
\$514,117,948And now holds in trust for them
\$301,844,537

Careful Investments, Liberty 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,
\$248,984,609Contingent Guarantee Fund,
\$47,952,548

For full particulars regarding any form of policy apply to

THOMAS MERRITT, Mgr.
31-33 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 00GEORGE RANDALL, JOHN SHUH,
President. Vice-PresidentFRANK HAIGHT, JOHN KILLER
Manager. Inspector

62nd YEAR

THE "GORE"

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid.....\$1,933,419 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.**OF INTEREST**

Every man investing in a Life Policy and every Life Insurance Agent should read the statement of

Interest Earnings of Life Insurance Companies

published by INSURANCE AND FINANCE CHRONICLE of Montreal, of date December 21st, 1900. Reference to that statement will satisfy both buyer and seller that it pays best to do life insurance business with and for

The Great-West Life Assurance Co.

According to that statement the average rate of interest earned in 1899 was

By Canadian Companies, 4.52 per cent.

By British Companies, 3.92 per cent.

By American Companies, 4.69 per cent.

While The Great-West Life earned 6.50 per cent. A few openings in good districts for good agents. Address Head Office, Winnipeg, or Branch Office in Toronto, Montreal, St. John, N.B., Vancouver, B.C. or Victoria, B.C.