

## ECONOMICAL

Fire Ins. Co. of Berlin, Ont.

Cash and Mutual Systems.

Total Net Assets.....\$ 300,080 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, President  
 Manager. Toronto Agts.—Medland & Jones, Mail Bldg.

## The Dominion of Canada Guarantee &amp; 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 1894.

Assets over . . . \$13,000,000

Head Office—MANCHESTER, ENG.

WILLIAM LEWIS, Manager and Secretary.  
 T. D. RICHARDSON, Asst Manager

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.

## Progress in 1900

The 20th Century finds this Company in a splendid position. Security, solidity, progress and equity are our watch-words. We have increased our Subscribed Capital from \$257,600 to \$400,000.  
 We have increased our Paid-up Capital from \$84,000 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.

THE

## Queen City Fire Ins. Co.

ESTABLISHED 1871.

THE

## Hand-in-Hand Ins. Co.

FOUNDED 1873.

Fire and Plate Glass

THE

## Millers' &amp; Man'rs' 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

## TORONTO MARKETS.

Toronto, April 11th, 1901.

DRUGS, CHEMICALS, ETC.—Prices in all lines remain steady with a pretty active trade being carried on, though, of course, the holiday has had some restraining influence on the general movement. Somewhat contrary to general expectation, the foreign dealers have not advanced the price of quinine, and the feeling is easier. The demand for opium in the New York markets is very slight, but in spite of this the price remains fairly steady. There is a firmer tendency in cocaine, partly owing to the increased cut of the raw material. The English chemical market is in a rather flat condition.

DRY GOODS.—No new feature requires to be noted this week. Orders are coming in very satisfactorily, and prices remain quite steady. Linen goods still have an upward tendency, owing to the scarcity of flax.

FLOUR AND MEAL.—Little can be said under this head this week. Prices remain about the same as reported last week, with a somewhat lower tendency. Ninety per cent. patents are selling at about \$2.60, in buyers' covers, at main line points. Millfeed is scarce, with a good demand, with bran quoted at \$15, and shorts at \$16.

GRAIN.—The drop in price of wheat in Chicago has brought about a similar condition here. Manitoba has fallen about a cent, with but slight demand. Peas remain fairly steady, as do also barley and rye. Oats are firm, while buckwheat is quiet with carload lots quoted, west, at 51c. Little export demand exists.

GREEN FRUIT.—Quite an active business is being done, especially in bananas. Oranges sell at profitable prices. We quote: Lemons, new Messina, fancy, \$2.50 to \$2.75 per box; oranges, California navels, \$2.75 to \$3.25, according to quality; Valencias, \$5.25 to \$6.25 per case; marmalade, \$3 per box; grape fruit, \$3.50; navel, \$2.25 to \$2.65; bananas, fancy, \$1.50 to \$1.75 per bunch; cranberries, \$2.25 to \$2.50 per box; Canadian onions, \$1.25 per bag.

GROCERIES.—The chief feature of the week is the advance of 10c. per 100 lbs. in sugars, which took place on Wednesday last. There is a generally firm tone to the market, even at the advance, in keeping with the present position in New York. With this exception, very little need be said under the head of groceries. Business has been somewhat stagnant, though it is picking up a little now. Sultanas are moving with some degree of freedom. In canned goods, practically nothing is doing, though there is a somewhat better tone in vegetables. A slight improvement in currants is visible. Rice is moving freely, and so, to some extent, are sage and tapioca.

HARDWARE.—Business in the shelf hardware line continues fairly good. Orders are coming in in fair quantities, which, though not large in themselves, mount up in the aggregate. No great change in prices is probable for some time to come. The opening of navigation is likely to put additional vigor into the trade. In most of the heavy metals, a very good movement is going on, and prices are steady. In the Scotch pig iron warrant market, prices lately have been somewhat firmer, according to last reports. They have fluctuated between 53s. and 53s. 9d. There has been an absence of demand for hematite and Mid-dlesbro' warrants.

HIDES AND SKINS.—In sympathy with the American markets, hides are in slow demand. Sheepskins are selling at 90c. to \$1 for best, and 85 to 90c. for held. Tal-low remains steady.

LEATHER.—The leather market is dis-

## 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, 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, \$248,984,609

Contingent 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 00

GEORGE RANDALL, JOHN SHUH, President. Vice-President

FRANK HAIGHT, JOHN KILLER, Manager. Inspector

62nd YEAR

## THE "GORE"

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid.....\$1,932,419 89  
 Total Assets ..... 407,933 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, 4.60 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.