

**IN LINE**WITH  
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.

**The Dominion Life Assurance Co.**

Head Office, Waterloo, Ont.

Established 1889

The year 1899 was the best the Dominion ever had.  
It Gained in the Year:

In amount assured, 23.13 per cent.  
In cash premium income, 27.64 per cent.  
In interest receipts, 31.48 per cent.  
In assets, 19.69 per cent.  
Its interest receipts have more than paid all death losses from the beginning.  
Separate branches for abstainers and women.  
Amount in Force Jan'y 1st, 1900, \$3,646,836.  
JAMES INNES, ex-M.P., President.  
CHR KUMPF, Esq., Vice-President.  
THOMAS HILLIARD, Managing Director.  
J. F. MARTIN, Supt. of Agencies.

**The Queen City Fire Ins'ce Co.**

Established 1871

HUGH SCOTT, . . . . . PRESIDENT.  
THOS. WALMSLEY, VICE-PRES. AND SEC'Y.

Has surplus assets alone to the amount at risk of 4.08 per cent. A larger ratio than any other Stock Fire Insurance Company in the Dominion.  
This Company never been in a Court of Law.

HEAD OFFICE:

32 Church Street, Toronto.

**The Hand-in-Hand Insurance Co.**

Founded 1873.

**FIRE AND PLATE GLASS**

L. W. SMITH, Q.C., D.C.L., - PRESIDENT

Lowest rates consistent with giving absolute security to Policy-Holders only exacted.  
In the Shareholders' list are to be found the following prominent names:—A. W. Austin, Director Dominion & I. Co.; Jno. D. Chipman, Vice-President, St. Stephens Bank, N.B.; L. Coffee & Co.; Wm. Davies, Esq.; Wm. Davies Co., Limited; Estate Sir C. S. Gzowski; Lord Strathcona and Mount Royal; Estate Sir D. L. Macpherson; Hon. Justice Maclellan; Professor Goldwin Smith; L. W. Smith, Q.C., D.C.L.; W. H. Smith, Manager Ontario Bank.

Head Office: Queen City Chambers, - Toronto.

**SCOTT & WALMSLEY**  
Underwriters.

net, 30 days or 3 per cent. for four months' terms. Turpentine, one barrel, 63c.; two to four barrels, 62c.; net 30 days. Olive oil, machinery, 90c.; Cod oil, 35 to 36c. per gal.; steam refined seal, 47½ to 50c. per gallon; Castor oil, 9 to 9½c., in quantity; tins, 10 to 10½c.; machinery castor oil, 8½ to 9c.; Leads, (chemically pure and first-class brands only), \$6.50; No. 1, \$6.12½; No. 2, \$5.75; No. 3, \$5.37½; No. 4, \$5; dry white lead, 5½ to 6c. for pure; No. 1, do., 5c.; genuine red, ditto, 5c.; No. 1, red lead, 4½ to 4¾c.; Putty, in bulk, bbls., \$1.95; kegs, \$1.90; bladder putty, in bbls., \$1.90; smaller quantities, \$2.25; 25-lb. tins, \$2.35; 12½-lb. tins, \$2.40. London washed whitening, 45c.; Paris white, 75 to 80c.; Venetian red, \$1.50 to \$1.75; yellow ochre, \$1.25 to \$1.50; spruce ochre, \$1.75 to \$2; Window glass, \$2 per 50 feet for first break; \$2.10 for second break.

WOOL.—The auction sale of 400 bales of slightly damaged Cape wool, held on 26th inst., attracted a good audience, including some American buyers, but prices realized were comparatively low, ranging from 10½ to 12¾c. In a regular way there is not much business doing, and prices tend to easiness. We quote: Capes, 14 to 16½c.; Natal, 17½ to 19c.; B.A., scoured, 30 to 35c.

**TORONTO MARKETS.**

Toronto, Nov. 1st, 1900.

DRUGS, CHEMICALS, ETC. — Business continues up to the average, though there is scarcely any feature deserving of particular comment. Opium is still a little unsettled in the primary markets, buyers not being as yet accustomed to the higher prices which are asked.

DRY GOODS.—Still further advances in several classes of cotton goods are likely at any moment though we have heard of no fresh ones having taken place during the last few days. The cooler weather is beginning to make itself felt in the somewhat increased demand in some lines, hosiery, underwear, etc. Business, while not exceptional, is fairly good for this time of the year.

FLOUR AND MEAL.—Some buying of flour has taken place this week at a little under our quoted prices, viz., \$2.90 for straight roller, in wood, and \$2.60 in buyers' covers. The market is quiet, though during the last day or two there has been some little enquiry from the Old Country, but the offerings have been at lower prices.

GRAIN.—Little change has taken place since our last issue. Ontario wheat is unchanged, with the market dull and few transactions being carried through. Barley is weaker, and quotations are purely nominal. Oats are 1c. lower, and dull at the decline. Peas, corn and rye are unchanged. Buckwheat is firmer, and 2 to 3 cents higher, with a better demand noticeable for export.

GREEN FRUIT. — Practically speaking, the season for domestic fruits is over. Quotations for other varieties are: Lemons, California, very fancy, \$4.50 to \$4.75 per box; Malaga, \$4; choice, \$3; oranges, Jamaica, \$3.25; bananas, fancy, \$1.25 to \$1.75; pears, Kiefer, \$2.50 to \$3 per barrel; sweet potatoes, Jersey, \$2.75 to \$3; winter apples, \$1.75; cranberries,

**LIVERPOOL PRICES**

Liverpool, Oct. 25, 12.30 p.m.

	s.	d.
Wheat, Spring .....	6	4
Red Winter .....	6	0 1/2
No. 1 Cal .....	4	6
Corn new .....	4	1 1/2
" old .....	5	8 1/2
Peas .....	37	6
Lard .....	72	0
Pork .....	43	9
Bacon, heavy .....	43	6
Bacon, light .....	45	0
Tallow .....	28	6
Cheese, new white .....	53	6
Cheese new colored .....	54	6

**A  
JOINT  
INCOME****WHILE YOU LIVE !**

The New Policy just issued by  
the MUTUAL LIFE INSURANCE  
COMPANY OF NEW YORK . . .

Enables a man not only to provide an income for life to his wife, but secures an income for himself as well.

Under its terms a father may obtain a life income and at the same time contingently secure the same for a child. Or a brother may provide for himself and a sister, or a son for himself and a parent.

It offers the very best form of insurance investment at the lowest possible cost, and it is a contract whose fulfilment is guaranteed by the Greatest Financial Institution of its kind in the world.

For full information as to details apply to

**THOMAS MERRITT, Mgr.**

General Agent The Mutual Life Insurance Co. of New York.

**RICHARD A. MCCURDY, President**

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, President. JOHN SHUH, Vice-President

FRANK HAIGHT, Manager. JOHN KILLER, Inspector

62nd YEAR

**THE "GORE"**

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid.....\$1,932,419 89

Total Assets ..... 407,323 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.

**CANADA'S BEST COMPANY**

The Best Insurance Company for Policyholders is the Company that safely invests the funds entrusted to it at the highest rate of interest, and that selects its risks with such care that its death rate is lower than any other company.

Premiums lower and Dividends to POLICY-HOLDERS higher than those of any other company. Ask our agent or send to the office for a copy of our leaflet—"Seven Years' Record."

**The Great-West Life Assurance Co.**

Toronto Office—Toronto Street.  
St. John, N.B., Office—Prince William St.  
Montreal Office—St. James Street.

Head Office—Main Street, Winnipeg