

ECONOMICAL

Fire 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 FENNEL, 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

Capital Authorized, \$1,000,000
Capital Subscribed, \$500,000

The EQUITY FIRE

Insurance Company

Head Office—Manning Bldg., King St., Toronto.
WM. GREENWOOD BROWN, Gen'l Manager,
Teleph. 2413.

Manchesters Fire Assurance Co.

ESTABLISHED 1824

Assets over \$13,000,000

Head Office—MANCHESTER ENG.
WILLIAM LEWIS, Manager and Secretary.

Canadian Branch Head Office—TORONTO.
JAR. 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, 21.43 per cent.

In assets, 19.59 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, 1901, \$3,646,886.

JAMES INNES, ex-M.P., CHR KUMPF, Esq.,
President. 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
Bank; A. H. Campbell, President British Canadian L.
& I. Co.; Jno. D. Chipman, Vice-President, St.

Stephens Bank, N.B.; L. Coffee & Co.; Wm. Davies,
Estate Wm. Elliot; Estate Sir C. S. Gzowski; Lord
Strathcona and Mount Royal; Estate Sir D. L. Mac-

pherson; 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.

plates, \$4.60 per box of 52 sheets; Terne
roofing plate, 20 x 28, \$8.25; Black sheet
iron, No 28, \$2.85 to 2.90; No. 26, \$2.85 No
24, \$2.80; I.C., cokes, \$4.10 to \$4.20; char-
coal, do., \$4.60; I.X., cokes, \$5; do., char-
coal, \$5.35; galvanized sheets, No. 28,
Queen's Head, \$4.00; No. 26, \$4.40;
No. 24, \$4.25, in case lots; tinned
sheets, coke, No. 24, 6½ to 7c.; the
usual extra for large sizes. Steel
boiler plate, one-quarter inch, \$2.10;
tank steel, \$2.10 for ¼-inch; three-
sixteenths, \$2.20; heads, seven-sixteenths,
and upwards, \$2.50; Russian sheet iron 10
to 10½c.; lead, per 100 pounds, \$4.20 to
\$4.30; sheet, \$4.75 to \$5.00; best
cast-steel, 8c.; toe calk, \$2.25; spring,
\$3.10; sleigh shoe, \$2.00; tire, \$2.10;
round machinery steel, \$3.25; in-
got tin, 31½c. for L. & F.; Straits, 30½c.;
bar tin, 33c.; ingot copper, 17¾ to 18c.;
sheet-zinc, 6c.; Silesian spelter, \$4.85 to
\$5.00; Veille Montagne spelter, \$5.25;
American spelter, \$4.85 to \$5; antimony,
9¾ to 10c.

OILS, PAINTS AND GLASS.—Travellers
generally are doing well, but as regards
values not an item of news is reported.
The quotations are: Single barrels, raw,
and boiled linseed oil, respectively,
80 and 83c. per gallon, for one to four
barrel lots; 5 to 9 barrels, 79 and 82c;
net, 30 days or 3 per cent. for four
months' terms. Turpentine, one barrel,
59c.; two to four barrels, 58c.; net
30 days. Olive oil, machinery, 90c; Cod
oil, 35 to 37½c. per gal.; steam refined
seal, 55 to 57½c. 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), \$6.75; No. 1, \$6.37½; No. 2, \$6;
No. 3, \$5.75; No. 4, \$5.25; 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., \$2;
bladder putty, in bbls., \$2.20; do., in
kegs, or boxes, \$2.35; 25-lb. tins, \$2.45;
12½-lb. tins, \$2.75. London washed whit-
ing, 40 to 45c.; Paris white, 75 to 80c.; Vene-
tian 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.

AN UP-TO-DATE CIRCULAR.

A Toronto banker hands us a circular
of January 12th, from a Russian bank in
Genoa, Italy, the Banca Russa, which is
interesting not only from its entertaining
diction, but from the somewhat novel and
what one might call sociable features by
virtue of which it commends itself to pos-
sible customers. We omit some para-
graphs devoted to terms of exchange,
etc.:

Dear Sirs,—Desirous as we are of
entering into business connections with
the best firms of your country, and in
order to facilitate the always increasing
development of commercial relationships
between both countries, we have given
our best care to all matters concerning
the transactions in regard with trade and
credit affairs.

We are happy to state that we are ac-
tually quite well placed and thoroughly
equipped in order to fill up all orders
from our many American friends,
amongst which we would be both pleased
and honored to have also your most re-
spectable firm.

We furthermore like to call your kind
attention on the service of letters of
credit, having appointed at this concern a
special department fitted up with
apposite parlors, reading-rooms, with
officers attached, speaking the principal
languages, always ready to give to
bearers of letters of credit all informa-
tions and reports in reference with their
trips or of commercial nature.

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, Liberality to the In-
sured, 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., 1898\$349,734 71
Policies in Force in Western On-
tario 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 407,333 07

Cash and Cash Assets ... 330,360 97

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.