

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 1879

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, \$3,646,836.
JAMES INNES, ex-M.P., President.
CHR. KUMPF, Esq., Vice-President.
THOMAS HILLIARD, Managing Director.
J. F. MARTIN, Supt. of Agencies.

Millers' and Manufacturers' Insurance Co.

ESTABLISHED
1885.

Head Office,
Queen City Chambers, Church
Street, Toronto.

DIRECTORS:

MR. GOLDIE, Pres. L. SPINK, Vice-Pres.
THOS. WALMSLEY, Treas. SCOTT, Mgr. and Sec.
Adam Aust

This Company was organized in 1885, specially for
the purpose of insuring manufacturing industries, ware-
houses and contents.

The primary object being to give protection against
loss by fire at a minimum cost consistent with absolute
security.

The system adopted has been to inspect all risk
before acceptance and fix the rate to be exacted equi-
tably in accordance with the hazard assumed.

Assurers with this company have made
a saving, upwards of \$108,000.00 on the cur-
rent rates charged, in addition to which, on the
sums insured by us, dividends have been de-
clared to policyholders amounting to over
\$24,000.00, together, making the very sub-
stantial sum of over \$132,000.00 that our
policyholders have saved during the eleven
years we have been in operation.

As no canvassers are employed dealing directly
with the assured, those desiring to avail themselves
of the advantages thus offered will please address
Millers' and Manufacturers' Insurance Co.,
Church Street, Toronto Ont.

GRAIN.—The market is dull, and un-
changed. There is no demand for wheat,
except from millers, and they are buying
in from hand to mouth fashion. Barley
business is almost over for the season.
Peas are in less demand, and are a cent
lower. Buckwheat, oats and corn are
steady at last week's figures.

GREEN FRUITS.—A good trade is doing
in green fruits, and the tendency, as a
rule, is towards higher prices. Messina
oranges are counted good stock; 200's are
quoted \$2.75 per box, and 80's are \$1.50
per box; Valencias in 420's are \$6 to
\$6.50 per case, and large cases, \$7.50.
Bananas sell at \$2 to \$2.75 for fancy fruit,
and \$1.60 to \$1.75 for choice. Red
onions are quoted at \$1 per bag; yellow
are at \$1.10 per bag. Strawberries are
as yet somewhat of a luxury, and they are
jobbing at 20 to 22c., in a very moderate
way.

GROCERIES.—Trade is fair, with quite a
large output to the North-West as a fea-
ture. The tone of the market generally
is firm, with a tendency towards an ad-
vance in prices. Sugars, both beet and
raw, have advanced very materially in
Europe, and the situation in the United
States is strong; in fact, present quota-
tions here are actually lower than outside
prices would justify; still, wholesale men
do not look for any immediate advance in
prices. Teas are steady, though there is
a story about failure of the Indian crop,
which is probably only partial. How-
ever, Ceylons have advanced 3 half-pence
in the English market, and though there
are no indications of any appreciable ad-
vance in the local markets, there is
nothing on sale under 18c. Canned fruits
and vegetables are firm, tomatoes, if any-
thing, having an upward tendency, and
apples being a trifle higher. In coffees,
Rio is quoted higher, prices ranging from
10½ to 12c.; Valencia raisins go to 8½c.
and 8¾c.; Patras currants are up to 6c.
and 6½c.; prunes are a notch lower, prices
running from 6¾ to 9c. In canned
goods apples, in gallon cans, are now
quoted \$2.30 to \$2.35; tomatoes are mark-
ed up 5c., to 90c. and 95c., while Horse
Shoe, tall salmon, go from \$1.40 to \$1.50.
Other figures in our Prices Current are
unchanged.

HARDWARE.—Trade is only fair, and
though the carters' strike is over, it will
take a few days to straighten out matters
and get goods moving as usual. The
only change in prices this week is a drop
in barbed wire and galvanized wire, which
go down, in sympathy with wire nails.
The drop is quite a heavy one, galvanized
going to \$3.95 and \$5.25, and barbed to
\$3.35.

HAY AND STRAW.—On the St. Law-
rence market, hay is meeting fair de-
mand, and the price ranges from \$10.50
to \$12 per ton; straw brings from \$8 to
\$9. Baled hay is fairly good stock at \$8
to \$9; baled straw is quoted at \$4.50 to
\$4.75.

HIDES AND SKINS.—The hide market
is steady and strong, with an improved
demand, and a falling off in receipts;
prices are unchanged. Calfskins are in
plentiful supply, and find ready sale. The
sheepskin season is about over. Early
lambs are beginning to come in now, for
which 20c. each is being paid.

LIVERPOOL PRICES

Liverpool, May 10, 12.30 p.m.

	s.	d.
Wheat, Spring	6	11½
Red Winter	6	1
No. 1 Cal.	6	4
Corn new	4	13
" old	4	3½
Peas	5	9
Lard	35	9
Pork	67	6
Bacon, heavy	40	6
Bacon, light	40	0
Tallow	27	6
Cheese, new white	58	0
Cheese new colored	62	6

The Mutual Life Insurance Com'y of New York

RICHARD A. MCCURDY, President

"THE GREATEST OF
ALL THE COMPANIES"

ASSETS:

\$301,844,537.52

INSURANCE AND ANNUITIES
IN FORCE:

\$1,052,665,211

The Mutual Life Insurance Com-
pany issues every form of policy at
the lowest rates commensurate with
safety.

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., 1899 \$349,734 71
Policies in Force in Western On-
tario 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 407,333 07

Cash and Cash Assets ... 230,360 77

Both Cash and Mutual Plans

PRESIDENT, HON. JAMES YOUNG
VICE-PRESIDENT, A. WARNOCK, Esq.

Manager, R. S. STRONG, Galt.

The Great-West Life Assurance Co.

The most progressive company
in Canada, with its Head
Office in the most progressive
city in Canada—Winnipeg.

Has an Income of over
\$1,000 per day.

THE GREAT-WEST LIFE ASSURANCE CO.
with its Head Office in Winnipeg, has not found it
necessary to increase its premium rates on account of
diminished interest earnings.

Insurance in Force \$10,262,259 00
Applications Received in 1899. 3,310,750 00