

IN LINEWITH
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.

**—THE—
Manchester Fire Assurance Co.**

ESTABLISHED 1834.

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 COMPANY**

D OFFICE. WATERLOO, ONT

The Dominion Life has had a good year in 1898. It has gained in amount assured, 11.73 per cent.; in cash premium income 12.34 per cent.; in interest receipts 28.64 per cent.; in assets 17.61 per cent.; in surpluses over all liabilities 42.74 per cent.

It is safe, sound, economically managed, equitable in all its plans. Its interest receipts have more than paid its death losses since the beginning. No company anywhere has a lower death rate, or does better for its policyholders than the Dominion Life. Separate branches for abstainers and women.

JAMES INNES, M.P., Pres. CHR. KUMPF, Vice-Pres.
THOS. HILLIARD, Managing Director

**Millers' and
Manufacturers'
Insurance Co.**ESTABLISHED
1886.

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

DIRECTORS:

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

This Company was organized in 1885, specially for the purpose of insuring manufacturing industries, warehouses 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 equitably in accordance with the hazard assumed.

Assurers with this company have made a saving, upwards of \$108,000.00 on the current rates charged, in addition to which, on the rates exacted by us, dividends have been declared to policyholders amounting to over \$34,000.00, together, making the very substantial 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.

with holders waiting for higher figures, and there is no prospect of lower prices. Chestnut is worth \$25 to \$28; whitewood, \$32 to \$36; there is no walnut in market. We change quotations for all oaks, also for ash and elm generally; cherry and hickory are unchanged. The feeling is generally firm.

HAY.—Hay is coming in freely, but there is practically no change in prices. Timothy brings from \$10.50 to \$12.50, and mixed, from \$9 to \$10. Straw is in fair demand at from \$7 to \$8.50.

HIDES AND WOOL.—Adverse reports from the English markets have weakened the local market both in hides and wool. The demand has fallen off, and prices are down. Cured and inspected hides are quoted at 10c. to 11c. per lb. Calfskins, green, are 11c. per lb., but practically nothing is doing in them. Sheepskins are worth \$1 to \$1.15.

HOPS.—Hops are in much the same condition as last week. There is some enquiry but few sales, and prices remain unchanged. Brewers are still holding off, but there is not much chance of their being able to buy at less than present quotations, 14c. to 16c. for new. Yearlings are worth probably 10c.

LATH.—The lath market, at the present time, is in an unprecedented condition. Last June lath were a drug on the market, and one large lot is known to have changed hands at 65c. a thousand. The regular retail price was \$1.50 to \$1.60; now they command almost any price; one large dealer is clearing out the small balance of his stock for \$4. A Tonawanda, N.Y., firm, that is advertising car lots, asks from \$4.50 to \$5 per thousand. The reason given for such an advance is that lath being made from refuse was turned out in immense quantities, till the inevitable glut came. Then many of the Michigan mills threw out the machinery for lath making, and proceeded to burn the refuse. To-day, Buffalo wants millions of lath for her exposition buildings, and there is a demand in all quarters.

PINE LUMBER.—An increased demand for pine, both local and for export, has depleted the supply, and almost any quality of pine is finding a market, culls that, under normal conditions, would never be brought to Toronto, commanding a good price. The open winter, too, is having its effect. In northern Ontario, very little hauling has been done, and the prospects are that the production will be smaller than usual. From the Ottawa Valley, however, and some parts of the Maritime Provinces, advices are that the weather has been more favorable, and the output will be up to the average.

PROVISIONS.—Butter still continues scarce, with no change in prices; the supply is moderate and all grades are wanted. Cheese is dull and steady at 12 to 12½c. There is firmer feeling in hog products, owing to an advance in the price of dressed hogs, but there is little sale going on at this time of the year, and prices are the same as last week. Owing to the mild weather, eggs are easier; they are in abundant supply, and are offered at 16c. Beans have advanced to \$1.60, and are firm at that figure. Other quotations are the same as last week's.

WOOL.—Pulled combing, super and extra, are quoted higher, but there is little offering, and the demand cannot be called brisk. Old Country markets are weaker. Tallow remains at 3½c. per lb., for caul, and 5 to 5½c. for rendered.

—Boer hats are on the way, but they will not reach here before spring, when they will come in straw. They are tall, sugar-loaf-crowned hats, with wide curling brims. A distinctive feature will be the bi-color ribbon band with a long curled feather fasciated with a buckle in front.

The Largest
Insurance
Company
In the
World.....

**THE
MUTUAL
LIFE CO.**
OF NEW YORK

RICHARD
A.
McCURDY,
President.

**Condensed Statement
for 1898**

Income	\$ 55,006,629 43
Disbursements	35,245,038 88
Assets, Dec. 31, 1898.	277,517,325 36
Reserve Liabilities....	233,058,640 68
Contingent Guarantee Fund.....	42,238,684 68
Dividends Apportioned for the year....	2,220,000 00
Insurance and Annuities in Force.....	971,711,997 7

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., 1898\$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

61st YEAR

The "GORE"

FIRE INSURANCE CO.
Head Office, GALT, ONT.

Total Losses Paid.....\$1,874,737 36
Total Assets 385,365 44
Cash and Cash Assets ... 317,750 64

Both Cash and Mutual Plans

PRESIDENT, HON. JAMES YOUNG
VICE-PRESIDENT, A. WARNOCK, Esq.
Manager, R. H. STRONG, Galt.

**The Great-West
Life**

THE FIRST CANADIAN
COMPANY TO PUT UP
A FOUR PER CENT. RE-
SERVE, IS NOW ONE
OF ONLY FOUR CANA-
DIAN COMPANIES . . .
SHOWING A SURPLUS
TO POLICY-HOLDERS
ON THIS STRINGENT
BASIS.