

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 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, Manager. R. WILSON SMITH, President
Toronto Agts.—Medland & Jones, Mail Bldg.

The Dominion of Canada Guarantee & Accident Ins. Co., Toronto, Ont.

BONDS for the fidelity of employees.
COMPENSATION for accidental injuries.
INSURANCE against sickness.

GEO. GOODERHAM, President. J. E. ROBERTS, Gen Manager

Established 1824

The MANCHESTER FIRE Assurance Co.

Head Office—MANCHESTER, ENG.

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

Assets over \$13,000,000

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 watchwords. We have increased our Subscribed Capital from \$251,500 to \$400,000. We have increased our Paid-up Capital from \$64,000 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' & 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

CHEESE AND BUTTER.

Prof. Robertson, dairy commissioner, who recently returned from Great Britain, stated at a recent meeting of the Montreal Butter and Cheese Association that complaints were heard to the effect that in Canada more attention was often paid to the body than to the flavor of cheese. The cheese which sold best was that which had been cured at a low temperature. With regard to transportation he found in some shipments that while the main body had firmness and solidity it had begun to ooze at the edge of the boxes. This was largely due to the heat experienced on the railway cars. Then there was also a generated heat to be contended against, and which made the cheese rancid at the top. In this connection he stated that not only was a perfect and complete ventilation required, but a forced circulation of air in every part of the ship where apples, eggs, butter or cheese were carried. All the steamship lines, with one exception, were putting in electric fans, with this object in view, as a result of representations made by the department. He also urged the necessity of better boxes and the proper stenciling of the weight.

Speaking of butter, he urged that it should be shipped in exactly 56-pound packages. Prof. Robertson said that it was in a very satisfactory condition. At present there are 33 ships in the Canadian trade which are fitted with cold storage for butter. A crying fault, however, is the manner in which butter is left on the wharves on the other side, exposed to the heat. He had known of cargoes of butter being dumped on a wharf and left there for upward of twenty-four hours in order that a direct delivery might be made. Every pains had been taken to have this butter arrive on the other side in prime condition, and then all efforts were frustrated by having those who received it on the other side of the ocean fail to use ordinary precautions to preserve it.

—In a speech made before the Agents' Association of the Northwestern Mutual Life recently, Justice Brewer told one of Justice Harlan's stories of an old colored witness who, when asked if he had told the whole truth, replied: "Yes sah; I done tole de whole ob de truth, an' a little more." The inference the learned judge seemed to draw was that some life insurance agents are of that sort. And I think he was right. I have known agents who, while apparently aiming to be truthful, have told things to prospective applicants not "nominated in the bond" with the inevitable disappointment and dissatisfaction to those whose contracts did not fulfill the agents promises. The agent told the truth and a "little more." Some people appear to think that the truth looks better when smeared over with several coats of paint.—Detroit Indicator.

—The Canadian Horticultural Association held its fourth annual convention in London last week, together with a flower show. Several interesting papers were read.

LIVERPOOL PRICES

Liverpool, August 1st, 12.30 p.m.

	s.	d.
Wheat, Spring	5	8 1/2
Red Winter	5	8 1/2
No. 1 Cal.....	6	2 1/2
Corn new.....	4	6
.. old.....	4	7 1/2
Peas	6	1 1/2
Lard	43	3
Pork	58	6
Bacon, heavy	46	0
.. light.....	46	3
Tallow.....	27	0
Cheese, new white	46	6
Cheese, new colored.....	47	6

STRONGER THAN THE BANK OF ENGLAND

The Mutual Life Insurance Co.
of New York

RICHARD A. McCURDY, President

The capital of the four great banks of the world is:

Bank of England \$ 86,047,935
Bank of France 36,500,000
Imperial Bank, Germany..... 28,560,000
Bank of Russia 25,714,920

Total \$176,822,855

Held in trust for Policy-holders by the Mutual Life, Jan. 1, 1901:
\$325,753,152.51

Total Assets in Canada including deposit as required by law:
\$5,387,954.76

OO

The Mutual Life is the largest, strongest Life Insurance Company in the world

Income, 1900:

\$60,582,802.31

Paid Policy-holders:

\$26,361,863.83

Insurance and annuities in force:
\$1,141,497,888.02

OO

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., 1900\$361,361 03
Policies in Force in Western Ontario over 25,000 00

GEORGE RANDALL, President. WM. SNIDER, Vice-President.

FRANK HAIGHT, Manager. R. T. ORR, Inspector.

62nd YEAR

THE "GORE"

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid.....\$1,932,419 89
Total Assets 407,233 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, 4.69 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.