

# 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, 97.64 per cent.  
In interest receipts, 31.43 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., 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 Bank & I. Co.; Jno. D. Chipman, Vice-President, St. Stephens Bank, N.B.; L. Coffee & Co.; Wm. Davies, Wm. Davies Co., Limited; Estate B. Homer Dixon; Estate Wm. Elliot; Estate Sir C. S. Gzowski; Lord Strathcona and Mount Royal; Estate Sir D. L. Macpherson; Hon. Justice MacLennan; 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.

B.A., scoured, from 27½c.; for yellows, to 35c.

## TORONTO MARKETS.

Toronto, Dec. 27th, 1900.

DRUGS, CHEMICALS, ETC.—No change in price in any article under this heading has taken place for some time. Opium shows a tendency to vary from day to day, but this is by no means an unusual state of things with this drug. Quinine remains firm. Fair activity characterizes business, as a general rule.

BOOTS AND SHOES.—Business in boots and shoes, locally speaking, has been retarded by the mildness of the season, but the present cooler weather is expected to assist in remedying this. There has been trouble in one of the local factories, over the rule that damaged shoes must be paid for by the last man handling them. We believe the matter was settled, however, temporarily, at any rate.

DRY GOODS.—We have nothing to add to what has been said in the past two or three issues, relative to the trade in dry goods. The holiday trade was quite up to the average, and its most noteworthy feature was the fact that consumers were willing to pay a good price for a superior quality of article. Payments have been very satisfactory during the past few days; more so than usual, indeed. Quite a number of sorting orders for seasonable goods are coming to hand, partially due, no doubt, to the cold spell.

FLOUR AND MEAL.—The market for flour seems to have been a little steadier this week. At the same time, there is quite a quantity of it pressing for buyers. Millfeed and oatmeal remain pretty firm at old prices.

GRAIN.—Quotations in all lines remain just the same as last week. A little more enquiry is being made for wheat for export. Barley is steady, while oats are in a little stronger demand. Peas are somewhat weaker. In corn, rye, and buckwheat, no business is being transacted, and prices are merely nominal.

GREEN FRUIT.—Supplies of oranges and lemons continue to come in in large quantities, but prices are keeping up satisfactorily, the holiday demand having been good. We quote: Lemons, new, Messina, \$2.50 to \$2.75 per box; Verdelli, \$1.50 per box; California, \$3.75 to \$4 per box; oranges, Jamaica, \$3; Mexican, \$2.35 to \$2.50; California, navel, \$3.25; Florida, \$3.50 to \$3.75; Valencia, \$4.75 to \$5.75; bananas, fancy, \$1.25 to \$1.75; Almeria grapes, \$6 to \$7 per keg; onions, Canadian, 85c. per keg; winter apples, \$2.50 to \$2.75.

GROCERIES.—The volume of Christmas trade just passed has been of an exceedingly satisfactory nature, and wholesalers are fairly well cleared out of goods appertaining to the season. California prunes are in good supply, ranging in price, 5c. for 90-100 to 10½c. for 30-40. Valencia raisins have recovered a good deal of their firmness. Those who hold fruit of recognized brands are quoting firmly at 8½c. for selected; and 7½c. for f.o.s. Off-brands, selected, are held at 7½c. The currant market is somewhat easier, in consequence of the comparatively slack demand caused by the high prices. These range from 10½ to 14c. Sugars are firm at recent advance. Some speculative interest has been developed in teas, principally in good liquoring Ceylons and Indians of medium grades.

HARDWARE.—Coiled chain has advanced a little, owing to the stiffening of prices of iron, in sympathy with the American market. Business has been very good this week in spite of the holidays. All

# 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, \$514,117,948

And now holds in trust for them \$301,844,537

Careful Investments, Liberality to the Insured, 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 . . . . . \$349,724 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 . . . . . 330,360 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.