

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.

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, 27.64 per cent.
In interest receipts, 21.43 per cent.
In assets, 19.59 per cent.
14th 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.

**Millers' and
Manufacturers' Insurance Co.**ESTABLISHED
1885.

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 cleared to policy-holders amounting to over \$24,000.00, together, making the very substantial sum of over \$132,000.00 that our policy-holders 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.

ed their spring trips. Values continue to rule very stiff, and turpentine is again put up, the high figure of 85 cents now being reached. Linseed oil is steady. Seal oil is in very limited supply, it being stated that there is only about one-third the usual stock here, and 50c. is being asked by some for jobbing lots. News, as to the seal catch, is shortly expected, but new oil can hardly reach here before June. Newfoundland cod oil is in light supply, but there is a fair quantity of Gaspe. Following are quotations: Single barrels, raw and boiled linseed oil, respectively, 68 and 71c. per gallon, for one to four barrel lots; 5 to 9 barrels, 67 and 70c.; net 30 days, or 3 per cent. for four months' terms. Turpentine, one to four barrels, 85c.; five to nine barrels, 84c.; net 30 days. Olive oil, machinery, 90c.; Cod oil, 37½ to 40c. per gal.; steam refined seal, 47½ to 50c. per gallon; Castor oil, 8 to 8¼c., in quantity; tins, 9 to 9¼c.; machinery castor oil, 7½ to 8c.; Leads (chemically pure and first-class brands only), \$6.75; No. 1, \$6.37½; No. 2, \$6; No. 3, \$5.62½; No. 4, \$5.25; dry white lead, 5½ to 6c. for pure; No. 1, ditto, 5c.; genuine red ditto, 5c.; No. 1, red lead, 4½ to 4¾c.; Putty, in bulk, bbls., \$1.75; kegs, \$1.90; bladder putty, in bbls., \$1.90; smaller quantities, \$2.05; 25-lb. tins, \$2.15; 12½-lb. tins, \$2.40. London washed whitening, 60c.; Paris white, 75 to 82c.; Venetian 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.

MIXED METAPHORS.

Wisconsin is still lamenting the death of one of its ablest editors, a literary genius of Irish birth, whose specialty was the mixture of metaphors. He first achieved fame by this stinging reply to an offending contemporary:

"Thus the black lie, issuing from his base throat, becomes a boomerang to his hand, and he is hoist by his own petard, and finds himself a marked man."

In good time he went the way of the world. In a little ante-mortem obituary, which he left on his desk, he said: "We feel that our race is almost run. Like a tired runner, we shall soon cross the harbor bar, and, casting aside the harness, shall lie down upon that bourne from whence no traveller returns."—Collier's Weekly.

—The Lancaster Pulp and Paper Mill Company wants a charter to erect and operate a mill, the chief place of business to be at Musquash, St. John County, N.B.

—White pine, birch, cherry, whitewood, maple, sycamore, gum and hemlock need no filling at all. They are classed as the close-grained woods, and their surface presents no pores or cellular tissue to be filled. Still, the surface needs to be sealed up so the wood will not suck the oil out of the varnish. This is called surfacing. It consists of coating the surface with shellac, and then sandpapering down to a smooth finish. When thus treated, the wood is ready for the varnish. —Exchange.

LIVERPOOL PRICES

Liverpool, Mar. 23, 12.30 p.m.

	s.	d.
Wheat, Spring	6	3
Red Winter	0	0
No. 1 Cal	0	0
Corn new	3	10½
" old	3	11
Peas	5	7½
Lard	31	3
Pork	56	8
Bacon, heavy	37	0
Bacon, light	37	6
Tallow	29	8
Cheese, new white	67	0
Cheese new colored	63	0

**The Mutual
Life Insurance Com'y
of New York**

RICHARD A. McCURDY, President

“THE GREATEST OF
ALL THE COMPANIES”

ASSETS:

\$301,844,537.52INSURANCE AND ANNUITIES
IN FORCE:**\$1,052,665,211**

The Mutual Life Insurance Company 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., 1898\$349,734 71
Policies in Force in Western Ontario over 18 000 00

GEORGE RANDALL, President. JOHN SHUH, Vice-President

FRANK HAIGHT, Manager. JOHN KILLER, Inspector

69th YEAR

THE “GORE”

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid.....\$1,922,419 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.

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\$10,968,259 00
Applications Received in 1899. 2,310,750 00