

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 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 Co.

Head Office, Waterloo, Ont.

Established 1859

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, 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., President.
CHR. KUMPF, Esq., 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.
Prominent names:—A. W. Austin, Director Dominion Bank; A. H. Campbell, President British Canadian L. 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 Maclellan; 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.

to 10½c.; lead, per 100 pounds, \$4.60 to \$4.75; sheet, \$4.75 to \$5.00; best cast-steel, 8c.; toe calk, \$2.25; spring, \$3.10; sleigh shoe, \$2.00; tire, \$2.10; round machinery steel, \$3.25; ingot tin, 33c. for L. & F.; Straits, 32c.; bar tin, 36c.; ingot copper, 17¼ to 18c.; sheet-zinc, 6c.; Silesian spelter, \$4.85 to \$5.00; Veille Montagne, spelter, \$5.25; American spelter, \$4.85 to \$5; antimony, 10½ to 11c.

OILS, PAINTS AND GLASS.—Quietude pervades the wholesale trade in these lines, and as one merchant puts it: "There is little to do, and lots of time to do it in." The only noteworthy feature, as regards values, is the decision to advance all lines of mixed paints 5 to 10c. a gallon from the first of the year. The quotations are: Single barrels, raw, and boiled linseed oil, respectively, 82 and 85c. per gallon, for one to four barrel lots; 5 to 9 barrels, 81 and 84c.; net, 30 days or 3 per cent. for four months' terms. Turpentine, one barrel, 64c.; two to four barrels, 63c.; net 30 days. Olive oil, machinery, 90c.; Cod oil, 35 to 37½c. per gal.; steam refined seal, 55 to 57½c. per gallon; Castor oil, 9 to 9½c., in quantity; tins, 10 to 10½c.; machinery castor oil, 8½ to 9c.; Leads, (chemically pure and first-class brands only), \$6.50; No. 1, \$6.12½; No. 2, \$5.75; No. 3, \$5.37½; No. 4, \$5; dry white lead, 5½ to 6c. for pure; No. 1, do., 5c.; genuine red, ditto, 5c.; No. 1, red lead, 4½ to 4¾c.; Putty, in bulk, bbls., \$1.95; kegs, \$1.90; bladder putty, in bbls., \$1.90; smaller quantities, \$2.25; 25-lb. tins, \$2.35; 12½-lb. tins, \$2.40. London washed whitening, 45c.; Paris white, 75 to 80c.; 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.

TORONTO MARKETS.

Toronto, Dec. 13th, 1900.

DRUGS, CHEMICALS, ETC.—Unchangeableness has been the characteristic of this market for some time past. Prices remain firm, with a fair business being done. In the States, a certain degree of dullness seems to have settled upon the trade, though prices keep up. The quinine market, more especially, is very quiet, in sympathy with the depression in London following on the large quantities of bark put up for sale recently.

FLOUR AND MEAL.—Some Manitoba flours have been offering a little lower. Fair lots were bought for export at the beginning of the week, but little since then. Views of buyers and sellers are apart, and, as a consequence, considerable quantities of flour are pressing on the market. During the past week some 7,000 sacks of Ontario flour changed hands at \$2.55 in buyers' covers. Special brands have been selling a little higher. Millfeed is rather scarce in this market.

GRAIN.—The changes since our last quotations were issued have been unimportant. Winter wheat is steady at unchanged figures. Ontario, spring, is 1c. higher, with a good demand for export. Manitoba is dull and easier. Barley is steady and unchanged, as also is oats. For peas, which remain steady, there is a good demand. Rye, corn, and buckwheat are nominal. Receipts from the country are increasing, due, we suppose, to the improvement in the roads which has taken place. In Chicago, wheat is moderately active, and is firm owing to better export demand; decrease in the visible supply, and smaller receipts from the North-West.

GREEN FRUIT.—The only feature of the fruit trade is the large number of oranges which are coming in, and these

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, \$514,117,946

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, \$248,964,609

Contingent Guarantee Fund, \$47,862,548

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., 1899 \$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

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 ... 280,260 27

Both Cash and Mutual Plans

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

Special Agent

for Vancouver, B.C., for

The Great-West Life Assurance Co.

This is a specially favorable field in which the Great-West Life has a large business in force. And a capable insurance writer will find an excellent opportunity to do business. To the right man an exceptionally good contract will be given and every chance for advancement.

Address ROBT. YOUNG, Superintendent of Agencies, No. 18 Toronto St., Toronto, Ont.