

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 1894.

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, 31.48 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.

In the Shareholders' list are to be found the following

prominent names:—A. W. Austin, Director Dominion

Bank; A. H. Campbell, President British Canadian L

& 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. Mac-

pherson; 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.

wages, combined, will probably cause considerable advances in prices. In dress goods, tweeds and homespuns are in particular demand, as also are black friezes and serges. Good results are looked for from the fall millinery openings, which are to begin on the 27th inst.

DRUGS AND MEDICINES.—There is no change from our last week's quotations, although iodine preparations have a tendency upwards, and so still has bismuth. Orders are coming in quite plentifully, and as a good many in the trade are away on their holidays, there is quite enough to do here for those who remain in town. The drug market in New York has presented a very quiet appearance, and both buyers and sellers took things as easily as they possibly could, owing to the continued hot weather. Prices remain pretty steady.

FLOUR AND MEAL.—Manitoba patent flour remains about the same, though winter patent has advanced a few points. Bran has declined some 50c. Otherwise, there is little calling for remark. Meals are dull.

GRAIN.—Ontario wheat is somewhat lower, but Manitoba is unchanged. Barley is 1 or 2c. lower. Oats, unchanged. Peas are down 3 or 4c. owing to the coming in of the new crop, and rye has fallen a couple of cents owing to the same reason. Buckwheat is nominal at a decline of 3 or 4c. The new wheat crop has not commenced to move, except at outside points in small lots, and no free movement is to be looked for before the 1st of the month. The Chicago wheat market has been affected by that of Liverpool, where it has declined somewhat. Hot weather and rains are reported from the American North-West, which will not help harvesting operations in that district. Corn is higher and stronger, there having been accumulative evidence of damage by hot winds.

GROCERIES.—The only changes to be noted this week are in Japan teas, Yokohama and Kobo both having advanced a cent. There is no change in sugar. The market is somewhat easier at the present time, with very little demand. This condition has been brought about owing to the Shorts in Europe having got the better of the trade. So far as prospects are concerned, nothing very definite can be said. Last week was so hot that it interfered with business, and, any way, this may be considered a sort of inter-regnum period. This applies to all lines. Trade has been fair, however, considering that western travellers are off the road for a week. Letter orders have been coming in frequently, that is, merely for current wants. Canned salmon is still pointing upwards.

HARDWARE.—We can find no particular change to record under this heading. Business is slow on account of the holiday season. The only feature worth mentioning is the letter-order business, which keeps up remarkably well, especially for farming implements. A few fall orders for such articles as sporting goods—guns, ammunition, etc., are being sent out. Travellers have now started out on the road with a full range of fall samples. This time of the year is practically a lay-

LIVERPOOL PRICES

Liverpool, Aug. 16, 19.30 p.m.

	s.	d.
Wheat, Spring	6	34
Red Winter	6	23
No. 1 Cal.	6	44
Corn new	3	11 1/2
" old	4	1 1/2
Peas	5	8 1/2
Lard	34	9
Pork	70	0
Bacon, heavy	41	0
Bacon, light	41	6
Tallow	26	6
Cheese, new white	51	0
Cheese new colored	52	0

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

RICHARD A. MCCURDY, President

**"THE GREATEST OF
ALL THE COMPANIES"**

ASSETS:

\$301,844,537.52

INSURANCE 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

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. R. 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
necessary to increase its premium rates on account of
diminished interest earnings.

Insurance in Force **\$10,263,259 00**
Applications Received in 1899. **3,310,750 00**