

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.
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, 1900, \$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
1886.

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 1886, specially for
the purpose of insuring manufacturing industries, ware-
houses 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 equi-
tably in accordance with the hazard assumed.

Assurers with this company have made
a saving, upwards of \$108,000.00 on the cur-
rent rates charged, in addition to which, on the
rates exacted by us, dividends have been de-
clared to policyholders amounting to over
\$24,000.00, together, making the very sub-
stantial sum of over \$132,000.00 that our
policyholders 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.

changed. There is a fair demand for
wheat products.

GRAIN.—The grain market is suffering
from a decreased export demand, and
prices of nearly all lines are down. In
wheat, Manitobas are holding their own,
but winter and spring are each down 1c.,
the former being quoted 64 and 65c., and
the latter, 63 and 64c. The barley season
is over, and quotations, which are prac-
tically nominal, are 2c. below last week's
figures. Oats are dull but unchanged.
Peas are 3c. lower, at 58 and 59c., and are
dull at the decline. Rye is down to 50
and 51c., a drop of 1c. per bushel. Corn
has lost its boom feeling, and is 1c. lower
at 45 and 46c. Buckwheat shares the
general depression, and is now quoted
49 and 50c., a drop of 1c.

GREEN FRUITS.—The warm weather has
given an impetus to the green fruit trade,
and business this week has been brisk.
The sale of the first cargo from the
Mediterranean at Montreal revealed the
fact that jobbers anticipate a shortness in
the supply of oranges and lemons; bidding
was brisk, and prices showed an advance
over a year ago. In all, 20,000 boxes of
oranges and 30,000 boxes of lemons were
sold, and the fruit realized a total of
\$114,000. In the local market, oranges
are advancing, and all other lines are
firm. We quote: Messina oranges, 160's,
\$4 box; Valencias, 460's, \$6 to \$6.50 per
case; Messina lemons, extra fancy, 300's,
360's, \$3 to \$3.50; do., choice, 360's and
300's, \$2.50 to \$3; Sorrento lemons, \$4.50
per box. Bananas are \$2 to \$2.75 per
bunch for fancy fruit, and \$1.60 to \$1.75
for choice. Pineapples are coming in
more freely, and can be bought at from
8 to 16c., according to size. Strawberries
are 15 to 16c. per quart box.

GROCERIES.—A fair trade is doing in
groceries. The opening of navigation
has caused a considerable movement of
goods to the West, but the volume of
business is not so great as at this time
last year. There are two reasons for
this; Manitoba merchants bought very
heavily last fall, expecting a large winter
trade; the trade was only moderate, and
they were left pretty well stocked this
spring; in the second place, the labor
troubles in British Columbia have had a
depressing effect on business in that
province. Prices remain steady, and there
are only two or three minor changes to
note. Valencia raisins are down ½c., and
are now quoted 8 to 8½c. Canned salmon
is a shade higher; cohoes being \$1
to \$1.10; Horse Shoe, tall, \$1.60; and An-
chor, \$1.45. Other figures in our Prices
Current are unchanged.

HARDWARE.—Trade is brisk, because
owing to the opening of navigation large
quantities of goods are going forward to
the north shores of Lakes Huron and
Superior. Buyers, however, who can be
reached only by rail are holding off some-
what, since they think the decline in
price of nails may be followed by a drop
in other lines of heavy goods. However,
this does not appear likely, because all
other iron commodities remain firm, and
advices from the United States indicate
that nails are more than likely to go back
to the old prices. We make no changes
in our Prices Current this week with re-
spect to hardware.

LIVERPOOL PRICES

Liverpool, May 17, 12.30 p.m.

	s.	d.
Wheat, Spring	5	10
Red Winter	0	0
No. 1 Cal.	6	3
Corn new	3	11½
" old	4	3½
Peas	5	8½
Lard	35	9
Pork	66	3
Bacon, heavy	40	6
Bacon, light	41	0
Tallow	27	6
Cheese, new white	58	0
Cheese new colored	62	6

**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 Com-
pany 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., 1899\$349,734 71
Policies in Force in Western On-
tario 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. 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\$10,262,259 00
Applications Received in 1899. 2,810,750 00