

STANDARD MUTUAL FIRE INSURANCE CO

Head Office, - MARKHAM, Ont.

Authorized Capital, - 500,000
 Subscribed Capital, - 125,000

WM. ARMSTRONG, H. B. REESOR
 President Man. Director
 F. K. REESOR, FRANK EDMAND,
 Inspector City Agent
 Confederation Life Bldg.

The Metropolitan Fire Insurance Company

CASH-MUTUAL and STOCK
 HEAD OFFICE, - TORONTO
 Authorized Capital, \$500,000

D. HIBNER, Berlin, Pres. W. G. WRIGHT, Inspector.
 W. H. SHAPLEY, Toronto. F. CLEMENT BROWN,
 Vice President. Manager.

1903

SURPLUS SURPLUS

The ability of a Company to give its policyholders insurance at the **LOWEST COST** compatible with safety depends on its **PROFIT EARNINGS**, which in

Head Office - WATERLOO, ONT.

The Mutual Life OF CANADA

amounted in 1903 to \$194,783
 Out of this sum it paid to policyholders in 1903..... \$ 77,300

And it continues to distribute dividends to policyholders on the **SAME LIBERAL SCALE** as for the past year.

ONLY POLICYHOLDERS SHARE IN ITS PROFITS.

Flour and Grain.—For flour, local exporters quote \$3.60 for ninety per cent. patents, buyers' bags, middle or east freights. Millfeed keeps quite steady. Oatmeal remains without change. In grains, no change in price whatever has been made since our last Prices Current, and business is very slack.

Fruits and Vegetables.—Trade is moderately active at prices which, roughly speaking, remain about as stated last week, as follows: Apples, 75c. to \$2.50 per barrel, according to quality; cocoanuts, \$3.75 per sack; oranges, California navels, \$2 to \$3.50; Mexican, \$2 to \$2.50; Valencias, ordinary, \$4; large, 714's \$5; marmalade oranges, \$2.50 per box; lemons, Messina, 360's, \$2.50 to \$2.75; 300's \$2.75 to \$3; bananas, 8's, \$1.25 to \$1.50 per bunch; 1st, \$2 to \$2.50; celery, \$5 to \$5.50 per case, and 75c. to 90c. per dozen; cranberries, \$7 to \$9 per barrel, \$1 to \$1.25 per basket; Spanish onions, \$3.50 to \$3.75 per large case, and \$1.25 for small; Malaga grapes, \$6.50 to \$7.50 per barrel; case tomatoes, \$4 to \$5; dates, Sair, 3½c. per pound; Hollowee, 4c.; figs, 8 to 12c.; tap figs, 3½c.; pineapples, \$4 to \$5 per case.

Groceries.—General groceries are now going out in larger quantities, and business is fairly good. Sugars are moving pretty well at unchanged prices. In New York the market is on the strong side. Some brands of canned fish, as sardines and lobsters, are firmer in price. Dried fruits are nominal, and not a great amount of business is being done. Other lines remain very much as before.

Hardware.—Improved conditions have begun owing, no doubt, to the better state of communication facilities throughout the rural districts. Orders for the ordinary reasonable goods are coming in in very fair quantities and amounts. There have been no further price

Merchants FIRE INSURANCE CO.

CAPITAL AND ASSETS OVER

HALF A MILLION

~ HEAD OFFICE ~

TORONTO.

Agents Wanted in All Unrepresented Districts.

Workman's Rights

In Canada a workman may proceed against his employer under the Workman's Compensation for Injuries Act, and at common law. That means untold annoyance and inconvenience to an employer. An employer is even liable for damages to an employee for injury resulting from the negligence of a fellow employee. Oft-times a workman will get back at an employer in this way. The employee may or may not win. Whether he does or not it means a great deal of anxiety to you as an employer. Let us relieve you of all this. Our liability policies are designed to do this very thing.

Will be glad to explain our plan.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION
 MONTREAL — TORONTO
GRIFFIN & WOODLAND,
 MANAGERS.

THE METROPOLITAN LIFE INSURANCE CO.

(INCORPORATED BY THE STATE OF NEW YORK.)

The Company OF the People, BY the People, FOR the People

ASSETS, \$105,656,311.60

Proof of Public Confidence

This Company has more premium-paying business in force in the United States than any other Company, and for each of the last 10 Years has had more New Insurance accepted and issued in America than any other Company.

The Number of Policies in force is greater than that of any other Company in America, greater than all the Regular Life Insurance Companies put together (less one) and can only be appreciated by comparison. It is a greater number than the Combined Population of Greater New York, Chicago, Philadelphia, Boston, Toronto and Montreal.

Full particulars regarding the plans of the Metropolitan may be obtained of any of its Agents in all the principal cities of the United States and Canada, or from the Home Office, 1 Madison Ave. New York City.

Amount of Canadian Securities deposited with the Dominion Government for the protection of Policy-holders in Canada, **\$1,800,000.00.**

Significant Facts

This Company's Policy-claims paid in 1903 averaged in number one for each minute and a third of each business day of 8 hours each, and, in amount, \$89.00 a minute the year through.

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1903.

359 per day in number of Claims Paid.

6,297 per day in number of Policies Issued.

\$1,303,559.06 per day in New Insurance Written.

\$98,582.76 per day in Payments to Policy-holders and addition to Reserve.

\$53,841.18 per day in Increase of Assets.

changes, and practically every line remains firm. Metals are not moving very briskly, but otherwise the above remarks apply to them also.

Provisions.—The quantities of butter coming forward at present are more than sufficient to meet the demand, especially as it includes a good deal of old stock. Cheese is steady and unchanged. Eggs are more plentiful, but prices keep up. Receipts of poultry are light, and quotations remain unchanged. The market for hog products continues about as before, with a moderate demand.

Seeds.—The market is unchanged at \$5.25 to \$5.75 for red clover, \$3.25 to \$4.25 for alsike, or \$5 for choice grades, and \$1.20 to \$1.70 for best timothy.

Wool.—Practically no business is passing. No export demand exists for fleece, while for pulled, present demand is very slack.