

ECONOMICAL**Fire Ins. Co. of Berlin, Ont.**

Cash and Mutual Systems.

Total Net Assets.....\$ 300,089.52
 Amount of Risk.....15,377,774.12
 Government Deposit.....36,300.00

JOHN FENNELL, President.
 GEO. LANG, Vice-President. HUGO KRANZ, Manager.

The Canada Accident Assurance Co.

Head Office, MONTREAL.

A Canadian Company for Canadian Business.
ACCIDENT and PLATE GLASS.Surplus 50% of Paid-up Capital above all liabilities
—including Capital Stock.

T. H. HUDSON, R. WILSON SMITH,
 Manager. President
 Toronto Agts.—Medland & Jones, Mall Bldg.

The Dominion of Canada Guarantee & Accident Ins. Co., Toronto, Ont.

BONDS for the fidelity of employees.
COMPENSATION for accidental injuries.
INSURANCE against sickness.

GEO. GOODERHAM, J. E. ROBERTS,
 President. Gen. Manager

Manchester Fire Assurance Co.

ESTABLISHED 1834.

Assets over \$13,000,000

Head Office—MANCHESTER, ENG.

WILLIAM LEWIS, Manager and Secretary.
 T. D. RICHARDSON, Asst. Manager

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.

Progress in 1900

The 20th Century finds this Company in a 'splendid position. Security, solidity, progress and equity are our watchwords. We have increased our Subscribed Capital from \$257,500 to \$400,000.
 We have increased our Paid-up Capital from \$64,000 to \$100,000.
 We have placed all our old business on a 4 per cent. Reserve Standard—higher than Government requirements.
 We have increased our Surplus over all Liabilities from \$21,210 to \$35,852.
 We have increased our Assets from \$416,897 to \$539,266.
 All forms of regular sound life and endowment assurance are issued.
 See an of our Agents or write Head Office for particulars.

Queen City Fire Ins. Co.

ESTABLISHED 1871.

Hand-in-Hand Ins. Co.

FOUNDED 1873.

Fire and Plate Glass

Millers' & Man'frs' Ins. Co.

ESTABLISHED 1885.

The Fire Ins. Exchange Corp'n

INCORPORATED 1886.

Special rates on all risks that come up to our standard.

Head Offices—Queen City Chambers, Toronto
 SCOTT & WALMSLEY,
 Underwriters

province, though it is said goods have been sold in Ontario at 28c., though laid down cost of new stock is figured at 27½c. Importers and brokers continue to report an inactive tea market, but jobbers appear to be doing a fair amount of business with the country. Cable advices are to hand with regard to the opening of the market for new crop of Japans, most of them agreeing that prices are about the same as last year, though one firm's report quotes them as a little lower. Dried fruits are very dull, but rather a better feeling is said to exist in New York and California with regard to prunes. The mill price for rice is steady, though some cutting is reported, in sales, west. Reports with regard to canned goods vary somewhat, but local holders are firm in their views, and report some recent enquiry from local jobbers, which, they claim, indicates that stocks are not so large as some would seem to believe.

HIDES.—The American hide market is said to be showing some signs of strength, but local dealers have not advanced quotations, and are still buying on the basis of 6½c. for No. 1. Business in calfskins continues active, at 10 and 8c. for Nos. 1 and 2, respectively; lambskins, 10c.; and sheepskins, 90c.

LEATHER.—The American hide market is reported firmer, with some considerable recent deals in leather in Boston, and other Eastern centres, and local leather men are not inclined to concede on quotations. The shoe trade is quiet here, but some of the Quebec men, who manufacture for jobbers, are reporting very good orders for fall goods. steady We quote: Spanish, sole, B.A., No. 1, 24½ to 25½c.; No. 2, B.A., 23½ to 24c.; No. 3, B.A., 22c.; No. 1, ordinary, Spanish, 24c.; No. 2, 22½ to 23c.; No. 1 slaughter, 27 to 28c.; No. 2, ditto, 25c.; common, 22 to 24c.; Union crop, 29 to 30c.; waxed upper, light and medium, 30 to 35c.; ditto, heavy, 27 to 30c.; grained, 32 to 35c.; Scotch grained, 30 to 35c.; Western splits, 18 to 22c.; Quebec, ditto, 15 to 17c.; juniors, 15 to 17c.; calf-splits, 30 to 35c.; imitation French calfskins, 60 to 70c.; colored calf, American, 25 to 26c.; Canadian, 20 to 22c.; colored pebble cow, 13 to 15c.; russet sheepskins linings, 30 to 40c.; colored sheepskins, 6½ to 7½c.; black, ditto, 6 to 6½c.; black Indias, 7 to 8c.; harness, 31 to 33c.; buffed cow, 12 to 14c.; extra heavy buff, 15c.; pebble cow, 11 to 13c.; glove-grain, 11 to 12c.; russet and bridle, 35 to 45c.

METALS AND HARDWARE.—The rush of shipments by boat is not yet over, and houses in these lines generally report themselves as very busy. Stocks of most lines of sheets are comparatively small in most hands, but some liberal supplies are arriving, one vessel last week bringing some 1,600 tons of these goods, it is said. Some houses are still quoting Terne plates at \$7.75, but fair lots can be got at 50 cents less; for black sheets, quotations vary from \$2.75 to \$2.85 for 28-gauge; Canadas, \$2.50 for 52 sheets; galvanized sheets, 4¼c. for standard brands, 28 gauge, in case lots; boiler plates, \$2.10, for quarter-inch and thicker. Pig iron quotations are same as last week; domestic bars, \$1.70 to \$1.75. Pig lead has gained 7s. 6d. a ton at home, and local prices are firmer at \$3.55 to \$3.65; ingot tin, 30c. for Straits; 31c. for L. & F.; copper, steady, at 17½ to 17¾c.

OILS, PAINTS AND GLASS.—Linseed oil rules very firm, being strong at late advances, and a further rise is deemed not improbable; the London market is cabled up to £30. Turpentine is unchanged. Cod oil is said to be very scarce, and values firm. Short shipments of glass are looked for this spring, as the labor troubles in Belgium are yet unsettled. If linseed oil keeps on advancing, some revision of prices of mixed paints and

STRONGER THAN THE BANK OF ENGLAND**The Mutual Life Insurance Co. of New York**

RICHARD A. McCURDY, President

The capital of the four great banks of the world is:

Bank of England.....\$ 86,047,935
 Bank of France.....36,500,000
 Imperial Bank, Germany.....28,560,000
 Bank of Russia.....25,714,920

Total.....\$176,822,855

Held in trust for Policy-holders by the Mutual Life, Jan. 1, 1901:
\$325,753,152.51

Total Assets in Canada including deposit as required by law:
\$5,387,964.76

OO

The Mutual Life is the largest, strongest Life Insurance Company in the world.

Income, 1900:

\$90,582,802.31

Paid Policy-holders:

\$26,361,963.83

Insurance and annuities in force:
\$1,141,497,883.02

OO

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.....407,933.07
 Cash and Cash Assets...330,360.27

Both Cash and Mutual Plans

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

OF INTEREST

Every man investing in a Life Policy and every Life Insurance Agent should read the statement of

Interest Earnings of Life Insurance Companies

published by INSURANCE AND FINANCE CHRONICLE of Montreal, of date, December 21st, 1900. Reference to that statement will satisfy both buyer and seller that it pays best to do life insurance business with and for

The Great-West Life Assurance Co.

According to that statement the average rate of interest earned in 1899 was

By Canadian Companies, 4.52 per cent.
 By British Companies, 3.92 per cent.
 By American Companies, 4.66 per cent.
 While **The Great-West Life earned 6.50 per cent.**
 A few openings in good districts for good agents. Address Head Office, Winnipeg, or Branch Office in Toronto, Montreal, St. John, N.B., Vancouver, B.C. or Victoria, B.C.