

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
1885.

Head Office,
Queen City Chambers, Church
Street, Toronto.

DIRECTORS:

JAS. GOLDIE, Pres.

L. SPINK, Vice-Pres.

THOS. WALMSLEY, Treas.

SCOTT, Mgr. and Sec.

Adam Aust

This Company was organized in 1885, 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 policy-holders amounting to over
\$24,000.00, together, making the very sub-
stantial sum of over \$132,000.00 that our
policy-holders 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.

Window glass, \$2 per 50 feet for first
break; \$2.10 for second break.

WOOL.—But a dull market is reported,
and importers have to concede a little to
induce orders. A few car lot sales are
reported at about 23c. for desirable Capes,
and the range for Capes and Natalis is
now from 20 to 35c.; B.A., scoured, 40
to 50c. There does not appear to be any
Australian here.

TORONTO MARKETS.

Toronto, 3rd May, 1900.

DRUGS.—Trade is still good; there is no
change to make in our Prices Current.
The opening of navigation is expected to
affect the price of heavy chemicals, but
till then, no changes are anticipated.

FLOUR AND MEAL.—Flour is steady at
the old figures. Oatmeal is very quiet
and unchanged; in fact there have been
fewer fluctuations in meal in the past
year than in some years previous. In
wheat products there is a good demand.
Cornmeal is a little quiet at \$2.75 to \$3.

GRAIN.—The market is steady, and
prices in all lines are unchanged. There
is a moderate demand for wheat for mill-
ing. The barley season is about over,
and our quotations are nominal. Oats
are steady and there is some enquiry for
export. Peas are in demand. Buckwheat
and rye are pretty well cleaned up. Corn
is still in good demand both for local use
and export.

GROCERIES.—General trade is fair,
though the prevalence of seeding in the
country lightens business from that source.
In the city the carters' strike causes an-
noyance, but does not seem to interfere
with the volume of business. The only
change in prices is a rise of five cents in
sugars, due to the strong statistical con-
dition of raw sugars in outside markets.
The trust and the independent refiners
have patched up a truce for the present,
and this may also be partially responsible
for the rise.

HARDWARE.—General trade is active,
orders coming from all parts of the
country. The strike of carters interferes
with the getting in of goods, rather than
the shipping, as most firms have teams of
their own to attend to the latter. Con-
sequently, from the stocks in hand,
farmers tools, lawn mowers and spring
goods of all kinds are going forward in
good quantities. The only change in
prices this week is a drop in wire nails to
a base of \$3.30, with a rebate of 10c.
There is no apparent reason for this drop,
except that the American Steel and Wire
Company instituted a similar drop, and it
is thought to be a manipulation of stocks.
It is possible that the old price may soon
be restored. We make no other changes
in our Prices Current.

HARDWOODS.—There is a steady sale of
hardwoods with not more than the usual
fluctuations in prices. At present hemlock
is a little higher, and we quote it \$12 to
\$12.50. Whitewood is also advanced to
\$33 to \$36, but very little of it is selling,
and the price is practically nominal.
These are the only changes in our Prices
Current.

HOPS.—Small sales of two or three
bales each are all that have taken place

LIVERPOOL PRICES

Liverpool, Apr. 26, 12.30 p.m.

	s.	d.
Wheat, Spring	5	11 1/2
Red Winter	6	1
No. 1 Cal.	6	5
Corn new	4	1 1/2
" old	4	3 1/2
Peas	5	9
Lard	36	3
Pork	67	6
Bacon, heavy	42	0
Bacon, light	42	6
Tallow	28	0
Cheese, new white	59	6
Cheese new colored	63	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 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 \$10,263,259 00
Applications Received in 1899. 3,310,750 00