

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.**Millers' and Manufacturers' Ins. Co.**
[STOCK AND MUTUAL].

The general annual meeting of the members and shareholders of this company will be held on FRIDAY, 23rd Day of FEBRUARY, 1900, at the offices, 33 Church Street, Toronto, at the hour of 2 o'clock p.m., for the Election of Directors for the ensuing year, and the transaction of other business relating to the management of the company. By order.

HUGH SCOTT, Mgr. and Sec'y.
Toronto, Feb'y 9th, 1900.**NOTICE**The Fire Insurance Exchange Corporation.
Stock and Mutual.

The general annual meeting of the members and shareholders of this corporation will be held on MONDAY, 26th Day of FEBRUARY, 1900, at the offices, 32 Church Street, Toronto, at 3.30 o'clock p.m., for the Election of Directors for the ensuing year, and the transaction of other business relating to the management of the company. By order.

HUGH SCOTT, Mgr. and Sec'y.
Toronto, Feb'y 9th, 1900.**NOTICE****Hand-in-Hand Insurance Co'y**
MUTUAL AND STOCK.

The general annual meeting of the members and shareholders of this company will be held on WEDNESDAY, 28th Day of FEBRUARY, 1900, at 11 o'clock a.m. at the offices, 32 Church Street, Toronto, for the Election of Directors for the ensuing year and the transaction of other business relating to the management of the company. By order.

HUGH SCOTT, Mgr. and Sec'y.
Toronto, Feb'y 9th, 1900.**NOTICE****QUEEN CITY FIRE INSURANCE CO'Y**

The annual general meeting of this company will be held, pursuant to the Act of Incorporation, on WEDNESDAY, the 28th Day of FEBRUARY, 1900, at 12 o'clock noon, at the company's office, 32 Church Street, Toronto. By order.

THOMAS WALMSLEY, Secretary.
Toronto, Feb'y 9th, 1900.

there is no special activity in any branch.

HAY AND STRAW.—The sleighing has had the effect of bringing plenty of hay to the local market, though the price remains the same, at \$10.50 to \$12 for timothy. There is no mixed coming in. Straw is plentiful, and is quoted 50c. higher than last week, the figures being \$7.50 to \$8.50 now.

HIDES AND SKINS.—The market is very quiet, and there is practically no change in prices. The decline in hides that marks the "grub season," was marked last week. Sheepskins are a shade firmer at \$1 to \$1.20 each; calfskins are unchanged at 11c. per lb., and not selling very freely.

HOPS.—This is an off season for hops. Before the year opened, brewers laid in a supply sufficient to carry them for a time, and are lying back for prices to drop; while dealers are holding out for an advance. This is the condition of the market at present, and though new are quoted at 14 to 16c. the figures have not much significance. Yearlings are quiet, and are worth probably 10 to 12c. per lb.

PROVISIONS.—There is a fair general movement. Butter is still scarce and wanted. Large rolls bring 19 to 20c., while tubs of choice dairy bring from 20 to 21c. Cheese is quiet and steady with no special feature. Eggs are easier, new laid being quoted at 20c.; held fresh are worth 15 to 16c., and limed, 14 to 15c. Beans are firmer and are up to \$1.70, an advance of 10c. over last week's quotation. In hog products, the market is firm, the price of hogs being up another 1/4c. this week. We do not change quotations, but an advance is looked for with confidence.

SAWN PINE LUMBER.—Pine lumber prices are firm, and in some lines show a slight advance; 1 1/4-inch. and thicker cut up and better is \$35; 1 1/4-inch and thicker, cutting-up, \$28 to \$30, and 1 x 10 and 12-mill run \$18 to \$20. All other lines remain at old quotations. The snowfall of the last ten days has relieved the lumber situation to a considerable extent, and if enough men and teams can be got into the woods to rush the transportation of logs, the cut will be up to estimates. The larger dealers think this will be done. In the face of this, there is no probability of a decline in prices, and though there is an impression that the limit has been reached, some dealers expect the market to go yet higher.

WOOL.—There is little or nothing doing in wool, and the prices quoted last week remain. Fleece combing, ordinary, is worth 19 to 20c.; pulled combing, 18 to 19c., and pulled, extra, 22 to 23c. per lb. Tallow shows an advance of 1/4c. per lb., and is quoted 5 1/4 to 5 1/2c. per lb., with a fair demand.

—In reply to a letter from a woman at New Haven, England, asking for a definition of the term, Absent-Minded Beggar, Mr. Kipling's secretary writes: "Mr. Kipling desires me to say, in answer to your letter, that the term Absent-Minded Beggar is one used by private soldiers themselves, when they have forgotten any small duty, and beggar is a generic term of endearment."

LIVERPOOL PRICES

Liverpool, Feb. 1, 12.30 p.m.

	s.	d.
Wheat, Spring	6	0 1/2
Red Winter	5	11
No. 1 Cal	6	1/2
Corn new	3	7 1/2
" old	3	8 1/2
Peas	0	0
Lard	31	0
Pork	56	3
Bacon, heavy	35	6
Bacon, light	36	0
Tallow	28	6
Cheese, new white	57	0
Cheese new colored	59	0

The Largest
Insurance
Company
In the
World....**MUTUAL
LIFE CO.**
of New York
RICHARD
A.
McCURDY,
President.**Condensed Statement
for 1898**

Income	\$ 55,006,629 43
Disbursements	35,245,038 88
Assets, Dec. 31, 1898.	277,517,325 86
Reserve Liabilities....	233,058,640 68
Contingent Guarantee Fund.....	42,238,684 68
Dividends Apportion- ed for the year....	2,220,000 00
Insurance and Annu- ities in Force.....	971,711,997 79

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 On-
tario over 18 000 00

GEORGE RANDALL, President. JOHN SHUH, Vice-President

FRANK HAIGHT, Manager. JOHN KILLER Inspector

61st YEAR

The "GORE"

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid.....\$1,874,737 86
Total Assets 385,365 44
Cash and Cash Assets ... 217,750 64

Both Cash and Mutual Plans

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

**The Great-West
Life**

THE FIRST CANADIAN
COMPANY TO PUT UP
A FOUR PER CENT. RE-
SERVE, IS NOW ONE
OF ONLY FOUR CANA-
DIAN COMPANIES . . .
SHOWING A SURPLUS
TO POLICY-HOLDERS
ON THIS STRINGENT
BASIS.