

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

Cash and Mutual Systems.

Total Net Assets.....\$ 300,089 52
 Amount of Risk.....15,307,774 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, Manager. R. WILSON SMITH, 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, President. J. E. ROBERTS, Gen. Manager

Manchester Fire Assurance Co.

ESTABLISHED 1824.

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 watch-words. We have increased our Subscribed Capital from \$257,600 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.

THE

Queen City Fire Ins. Co.

ESTABLISHED 1871.

THE

Hand-in-Hand Ins. Co.

FOUNDED 1873.

Fire and Plate Glass

THE

Millers' & Man'rs' Ins. Co.

ESTABLISHED 1883.

The Fire Ins. Exchange Corp'n

INCORPORATED 1886.

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

Head Office—Queen City Chambers, Toronto

SCOTT & WALMSLEY,
Underwriters**TORONTO MARKETS.**

Toronto, March 21st, 1901.

DRUGS AND CHEMICALS.—What we have continued to say for some weeks past under this head remains good now; trade is in a very fair condition, with no changes of price or other special feature worth noting. Across the line, normal activity prevails with prices fairly firm, though resublimed iodine is a shade lower. The outside quinine market, according to late cables, is reported weaker. Some of the great opium-producing fields in Turkey have been badly damaged by frost, and if it were not for the fact of the large surplus crop last year, the price would probably go up with a jump.

FLOUR AND MEAL.—Flour from Manitoba wheat has gone up a little. There has been a fair sale of 90 per cent. patents during the week at \$2.57½ to \$2.60, in buyers' covers at main line points. Bran is extremely scarce, and in good demand. Oatmeal keeps pretty steady.

GRAIN.—There is not much change in the situation to report this week. Winter wheat is about 1c. higher owing to the increased demand for export, while spring wheat remains unchanged. Oats are ½c. higher. Peas, rye, corn and buckwheat all remain unchanged. Receipts in the country are still light.

GREEN FRUIT.—Not very much is being done by the fruit dealers just now, and for the next two or three weeks a general slack time must be anticipated. Oranges, however, are still coming forward in considerable quantities. Apple shipments are almost finished. We quote prices as follows: Lemons, new Messina, fancy, \$2.75 to \$3.25 per box; oranges, California navels, \$2.75 to \$3 per box; Valencia, \$5 per case; marmalade, \$3 to \$3.25 per box; grape fruits, \$3.50 to \$3.75; bananas, \$1.50 to \$2 per bunch; Canadian onions, \$1.25 per bag.

GROCERIES.—Very slight changes are to be recorded in prices this week. Business continues in an almost stagnant condition, with but very little movement visible, except perhaps in sugars. These are beginning to move a little more freely at the decline recorded last week. For teas there is comparatively little enquiry. Canned goods of all sorts are very quiet, stocks being quite large in retailers' hands. An improvement in general business conditions is looked for shortly.

DRY GOODS.—There has hardly been so much activity this week in the wholesale houses as distinguished them a short while since. At the same time, many travellers, who remained in town during the millinery openings, hardly got well started again at their work, so perhaps this fact accounts for some of the comparative paucity of orders. Prospects are highly favorable for the sorting trade. Staple goods continue extremely firm with no prospect for a decline, and this is rendering retailers less cautious in making their purchases. In cotton goods also prices quoted by the Canadian mills show no fall in values. Some orders for fall and winter underwear are coming forward. Woolen goods would appear to give indications of enhancing values, probably owing to the firmer feeling in the recent London sales.

HIDES AND SKINS.—No improvement is visible in this market, and prices are still being marked further down. In Chicago, offerings of packer hides, particularly native stock, continue fairly free, packers have large supplies on hand. Demand shows no improvement, the large buyers holding aloof; prices quoted are 11 to 11¼c. for native steers; 11½ to 11¾c. for heavy Texas; 10½c. for butt brands; 10¼c. for Colorados; 10c. for native cows, and 9½c. for branded cows. Country hides are dull at 7¾c. for No. 1 buffs.

More than a Billion Of Dollars

On December the 31st, 1899

The Mutual Life Insurance Co. of New York

RICHARD A. McCURDY, President

Had \$1,052,665,211 of Insurance in Force.

It has paid Policyholders since 1843, \$514,117,946

And now holds in trust for them \$301,844,537

Careful Investments, Liberality to the Insured, Prompt Payment of Claims, The most Liberal Form of Policy, Loans to the Insured

Have Brought These Great Results.

Reserve Liability, Dec. 31, 1899, \$248,964,600

Contingent Guarantee Fund, \$47,952,548

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 15 000 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 407,283 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.

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 31st, 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, 4.69 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.