

## How to Avoid Loss.

Have you ever known of families left well provided for, who a few years later were almost penniless? In some cases the widow was persuaded to invest in lots in a well boomed town, in others in the stock of some mining or other joint-stock company. Sometimes a friend (?) was kind enough to offer the widow an interest in a business which was certain to net a profit of 50% per annum, but which instead resulted in a loss of 100%, including the widow's capital. It is a good thing to leave a large sum of ready money to your wife, but it is much better to leave her **an annuity of say \$500 or \$1,000** per year for 20 years or during her life time, if she should live longer. You then make an absolute provision which she cannot lose. This form of insurance is given by the **Manufacturers Life Insurance Compy, Toronto.** A post-card will bring particulars.

## ECONOMICAL

Fire Ins. Co. of Berlin, Ont.

Cash and Mutual Systems.

Total Net Assets.....	\$ 300,089 52
Amount of Risk.....	15,397,774 12
Government Deposit.....	36,300 00

JOHN FENNELL, President.  
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## 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.

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## THE CANADIAN FIRE Insurance Co. of Winnipeg, Man.

Incorporated by Special Act of the Parliament of Canada.

Full deposit made with the Dominion Government for the protection of its policyholders.  
Applications for agency to be made to  
**F. K. FOSTER, Branch Manager,**  
James Block, cor. King & Yonge Sts., Toronto, Ont.

## The Edinburgh Life Assurance Co'y

is prepared to lend money at the lowest rates in sums of \$5,000 and upwards on first-class modern residences, and in sums of \$10,000 and upwards on first-class business properties on leading streets in Toronto and other large cities. Apply to the solicitors for the company.

**Kingstone, Symons & Kingstone,**  
18 and 20 King St. West, Toronto, Ont.

Capital Authorized, \$1,000,000  
Capital Subscribed, \$500,000

## The EQUITY FIRE Insurance Company

Head Office—Manning Bldg., King St., Toronto.  
WM. GREENWOOD BROWN, Gen'l Manager.  
Teleph. 2413.

## Commercial.

### TORONTO MARKETS.

Toronto, Oct. 25th, 1900.

**DRUGS, CHEMICALS, ETC.**—The opium market is very firm in sympathy with reports from Smyrna. Otherwise, everything continues in statu quo, with brisk business being done.

**DRY GOODS.**—There was another advance of from 5 to 7½ per cent. in grey and white cottons, including sheetings and pillow cottons, which took place last Monday. Everyone admits the possibility of still further advances in almost all lines of cotton goods. Some grades have already advanced 80 per cent. during the last few weeks. It is almost unprecedented, the present situation in the market. The fall dress goods demand is still active, especially for homespuns, in which plain colors are favored. Winter underwear is also asked for more frequently, now that a few cooler days have been experienced.

**FLOUR AND MEAL.**—Our quoted prices for flour are purely nominal, and range at about \$2.65, in buyers' covers, at main line points. This is for Ontario, but Manitoba is about the same just now. Some bran has been sold at \$11.50 to \$12.25, while shorts are a little easier at \$14 to \$15. If prices in the American market continue to decline, but very little buying demand can be expected.

**GRAIN.**—Ontario wheat is about a cent lower. Manitoba is also down about 3 or 4c., and is dull at the decline. Barley and oats are lower by 1c. Rye and buckwheat are nominal at unchanged figures, with light receipts. In the Chicago market, wheat rules dull, with but little trade being done. The large amount held over from last year has a somewhat depressing effect on values and unless something happens to reduce the estimates (such as damage to the Argentine crop), the prices are more likely to go lower than higher. Corn is held fairly firm, though with a tendency to ease off, in sympathy with the wheat market.

**GROCERIES.**—So far as business is concerned, the continued fine weather has somewhat hampered much movement in the trade. Orders, while fairly satisfactory in point of frequency, are only of a sorting-up character. A large distribution of new Valencia raisins ex "Escalona," has been made. New Comadre figs, in taps, are in the market, and find ready buyers. All dried fruits are very firm, and canned goods show no sign of recession from their present prices. There is but a moderate movement in sugars, buyers, as a rule, apparently holding off for lower prices. Teas are quiet and unchanged, the most active transactions being reported in medium Japans and Ceylon Pekoes and Pekoe Souchongs.

**HARDWARE.**—Business is very active, especially in such lines of fall goods as guns, ammunition, etc. Cold weather is hoped for so as to sell off stocks of skates, many of which have been held over from last year, owing to the open season then. Unless the bulk of the stocks of skates are sold off by January, there is little chance of disposing of them at all, however wintry the weather may prove after that time. In heavy metals, there is nothing very noteworthy. In Glasgow, pig iron continues dull, only a few transactions being recorded daily, with but slight alterations in price. Consumers will not enter into fresh contracts, and only buy sparingly, when forced for quick shipments. Manufacturers are, however, becoming more inclined to meet buyers when there is a chance of business.

**HIDES AND SKINS.**—In this market there is nothing new to say; tallow is a little higher. In Chicago, tanners gen-

FOUNDED 1825.

## Law Union & Crown INSURANCE COMPANY OF LONDON

Total Cash Assets Exceed **\$22,000,000**

Fire risks accepted on almost every description of insurable property.

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**J. E. E. DICKSON, Mgr.**

**P. H. GOOCH, Toronto Agent.**

Agents wanted throughout Canada.

FOUNDED 1793

## FIRE MARINE

## INSURANCE COMPANY OF NORTH AMERICA

OF PHILADELPHIA

Capital, \$3,000,000 Assets, \$9,395,037  
Losses Paid since Organization,  
\$83,400,354.00.

**ROBERT HAMPSON & SON**

General Agents for Canada,  
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## The London Life Insurance Co.

Head Office, LONDON, ONT

**JOHN McCLARY, President**  
**A. O. JEFFERY, O.C., LL.B., D.C.L., Vice-President.**  
Every desirable form of life insurance afforded on as favorable terms as by other first-class companies.  
**MONEY TO LOAN** on Real Estate security at lowest current rates of interest.  
**Liberal Terms to desirable agents.**  
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## The Dominion of Canada Guarantee & Accident Ins. Co., Toronto, Ont.

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

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## The Home Life ASSOCIATION OF CANADA

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Full Government Deposit

RELIABLE AGENTS WANTED in unrepresented districts.

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**INSURANCE COMPANIES**  
Issue Specially Attractive Policies covering Accident, Accident and Sickness Combined, Employers', Elevator, General and Public Liability, Plate Glass.

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Incorporated by Special Act of the Parliament of Canada.

Capital Authorized ..... \$1,000,000  
Capital Fully Subscribed ..... 400,000

**THOMAS A. TEMPLE & SONS,**  
General Managers, MONTREAL

Western Ontario Department: Board of Trade Building, TORONTO

Deposit made with the Dominion Government for the protection of policyholders.