

**IN LINE**WITH  
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 1839

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, \$3,646,886.  
JAMES INNES, ex-M.P., President.  
CHR KUMPF, Esq., Vice-President  
THOMAS HILLIARD, Managing Director.  
J. F. MARTIN, Supt. of Agencies.

**The Queen City Fire Ins'ce Co.**

Established 1871

HUGH SCOTT, . . . . . PRESIDENT.  
THOS. WALMSLEY, VICE-PRES. AND SEC'Y.

Has surplus assets alone to the amount at risk of 4.08  
per cent. A larger ratio than any other Stock Fire  
Insurance Company in the Dominion.  
This Company never been in a Court of Law.

HEAD OFFICE:

32 Church Street, Toronto.

**The Hand-in-Hand Insurance Co.**

Founded 1873.

**FIRE AND PLATE GLASS**

L. W. SMITH, Q.C., D.C.L., - PRESIDENT

Lowest rates consistent with giving absolute security  
to Policy-Holders only exacted.  
In the Shareholders' list are to be found the following  
prominent names:—A. W. Austin, Director Dominion  
Bank; A. H. Campbell, President British Canadian  
& I. Co.; Jno. D. Chipman, Vice-President, St.  
Stephens Bank, N.B.; L. Coffee & Co.; Wm. Davies,  
Estate Wm. Elliot; Estate Sir C. S. Gzowski; Lord  
Strathcona and Mount Royal; Estate Sir D. L. Mac-  
pherson; Hon. Justice MacLennan; Professor Goldwin  
Smith; L. W. Smith, Q.C., D.C.L.; W. H. Smith,  
Manager Ontario Bank.

Head Office: Queen City Chambers, - Toronto.

**SCOTT & WALMSLEY**  
Underwriters.

and boiled linseed oil, respectively,  
82 and 85c. per gallon, for one to four  
barrel lots; 5 to 9 barrels, 81 and 84c.;  
net, 30 days or 3 per cent. for four  
months' terms. Turpentine, one barrel,  
63c.; two to four barrels, 62c.; net  
30 days. Olive oil, machinery, 90c.; Cod  
oil, 35 to 37½c. per gal.; steam refined  
seal, 55 to 57½c. per gallon; Castor oil,  
9 to 9½c., in quantity; tins, 10 to 10½c.;  
machinery castor oil, 8½ to 9c.; Leads,  
(chemically pure and first-class brands  
only), \$6.50; No. 1, \$6.12½; No. 2, \$5.75;  
No. 3, \$5.37½; No. 4, \$5; dry white  
lead, 5½ to 6c. for pure; No. 1, do., 5c.;  
genuine red, ditto, 5c.; No. 1, red lead,  
4½ to 4¾c.; Putty, in bulk, bbls., \$1.95;  
kegs, \$1.90; bladder putty, in bbls., \$1.90;  
smaller quantities, \$2.25; 25-lb. tins, \$2.35;  
12½-lb. tins, \$2.40. London washed whit-  
ing, 45c.; Paris white, 75 to 80c.; Vene-  
tian red, \$1.50 to \$1.75; yellow ochre,  
\$1.25 to \$1.50; spruce ochre, \$1.75 to \$2;  
Window glass, \$2 per 50 feet for first  
break; \$2.10 for second break.

**TORONTO MARKETS.**

Toronto, Nov. 16th, 1900.

BOOTS AND SHOES.—The change in  
temperature is sure to create a demand  
for boots and shoes amongst certain  
classes, especially in the country; in-  
deed, a freer movement is already be-  
ginning to make itself felt. Considerable  
activity prevails all round.

DRUGS, CHEMICALS, ETC.—For some  
time past, prices for drugs and chemi-  
cals have remained without appreciable  
alteration. Business in most lines con-  
tinues fairly good, though there is no  
special feature to record. Indications  
across the line show that, though there  
is a fair degree of activity in trans-  
actions, yet buyers are only intent upon  
supplying current necessities. Few  
transactions exceed jobbing proportions,  
and these are mostly confined to a few  
articles of more or less speculative in-  
terest. An upward movement would ap-  
pear probable in menthol, though prices  
so far have remained about stationary.

DRY GOODS.—The recent change to-  
wards cooler weather will no doubt act  
beneficially in causing a freer movement  
in such goods as hosiery, underwear,  
heavy coats, etc., this being probably all  
that was needed to bring about active  
business. Transactions in most lines of  
general dry goods are plentiful, and a  
very heavy business for spring is more  
than possible.

FLOUR AND MEAL.—Our quotations of  
last week will hold for the present. The  
local demand for flour is poor, though  
for export it is fairly satisfactory. Con-  
siderable meal and feed are being offered,  
with a pretty good demand.

GRAIN.—Wheat remains dull and nomi-  
nally unchanged, though the market is  
tending lower. Barley is unchanged and  
is dull at the figures quoted. Oats are  
1 to 2c. lower. Peas are steady at un-  
changed prices. Rye is 1c. lower, while  
buckwheat and corn are merely nominal  
at the figures given. Very little is being  
done, and receipts in the country are  
light, though fully equal to the demand.

GREEN FRUIT, ETC.—Mexican oranges  
have made their appearance, and some

**LIVERPOOL PRICES**

Liverpool, Oct. 25, 12.30 p.m.

	s.	d.
Wheat, Spring	6	4
Red Winter	6	4
No. 1 Cal.	6	6
Corn new	4	5
" old	4	13
Peas	5	5
Lard	37	6
Pork	72	0
Bacon, heavy	43	9
Bacon, light	45	6
Tallow	28	0
Cheese, new white	53	8
Cheese new colored	54	6

**A  
JOINT  
INCOME****WHILE YOU LIVE!**

The New Policy just issued by  
the MUTUAL LIFE INSURANCE  
COMPANY OF NEW YORK . . .

Enables a man not only to provide an in-  
come for life to his wife, but secures an in-  
come for himself as well.

Under its terms a father may obtain a  
life income and at the same time contin-  
gently secure the same for a child. Or a  
brother may provide for himself and for a  
sister, or a son for himself and a parent.

It offers the very best form of insurance  
investment at the lowest possible cost, and  
it is a contract whose fulfilment is guaran-  
teed by the Greatest Financial Institution of  
its kind in the world.

For full information as to details apply  
to

**THOMAS MERRITT, Mgr.**

General Agent The Mutual Life In-  
surance Co. of New York.

**RICHARD A. MCCURDY, President**

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 On-  
tario 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 ..... 407,333 67

Cash and Cash Assets ... 230,360 27

Both Cash and Mutual Plans

PRESIDENT, HON. JAMES YOUNG  
VICE-PRESIDENT, - A. WARNOCK, Esq.

Manager, R. A. STRONG, Galt.

**CANADA'S BEST COMPANY**

The Best Insurance Company for  
Policyholders is the Company that safely in-  
vests the funds entrusted to it at the highest rate  
of interest, and that selects its risks with such  
care that its death rate is lower than any other  
company.

Premiums lower and Dividends to POLICY-  
HOLDERS higher than those of any other com-  
pany. Ask our agent or send to the office for a  
copy of our leaflet—"Seven Years' Record."

**The Great-West Life Assurance Co.**

Toronto Office—Toronto Street.  
St. John, N.B., Office—Prince William St.  
Montreal Office—St. James Street.

Head Office—Main Street, Winnipeg