IN LINE

WITH THE TIMES &

No opportunity is overlooked for the improve-ment 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

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.

-THE-

Manchester Fire Assurance Co.

ESTABLISHED 1894.

\$13,000,000

Head Office-MANCARSTER, Eng. WILLIAM LEWIS, Manager and Secretary.

Canadian Branch Head Office-TORONTO. JAS. BOUM.....,
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:

It Gained in the Year:

In amount assured, 23.13 per cent.
In cash premium income, 27 64 per cent.
In interest receipts, 21.48 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, 190?, \$3.646,836.

IAMES INNES, ex-M.P., CHR KUMPF, Esq., President.

THOMAS HULLARD, Managing Director

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 CLASS

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 L. & I. Co.; Ino. D. Chipman, Vice-President, St. Stephens Bank, N.B.; L. Coffee & Co.; Wm. Davies, Co. Limited; Estate B. Homer Dixon; Strathcona and Mount Royal; Estate Sir D. L. Macherson; 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.

spelter, \$5.50 to \$5.75; antimony, 101/2 to

OILS, PAINTS AND GLASS.—Business is more of a summerlike character in these lines than it has been, but some houses still report a very fair movement for the season. Values are all reported steady to season. Values are all reported steady to firm. Linseed oil is quoted lower for November shipment, but for present delivery the figure is still £34 10s. to £35. Turpentine is said to be firming up South. At the quarterly meeting of the Lead Grinders' Association, held last Lead Grinders' Association, held last Thursday, no changes were made. Following are the quotations: Single barrels, raw and boiled linseed oil, respectively, 84 and 87c. per gallon, for one to four barrel lots: 5 to 9 barrels, 83 and 86c.; net, 30 days, or 3 per cent. for four months' terms. Turpentine, one to four barrels, 69c.; five to nine barrels, 68c.; net 30 days. Olive oil, machinery, 90c.; Cod 30 days. Olive oil, machinery. 90c.; Cod oil, 35 to 36c. per gal.; steam refined seal, 47 to 48c. per gallon; Castor oil, 9 to 9½c. in quantity; tins, 10c.; machinery castor oil, 8½ to 9c.; Leads, (chemically pure and forth form) machinery castor oil, 8½ to 9c.; Leads, (chemically pure and first-class brands only), \$6.75; No. 1, \$6.37½; No. 2, \$6; No. 3, \$5.62½; No. 4, \$5.25; dry white lead, 5½ to 6c. for pure; No. 1, ditto, 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 whiting. 6oc.; Paris white, 75 to 82c.; Venetian 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, 5th July, 1900.

DRUGS AND MEDICINES.—Carbolic acid is going up again, since the reaction already noted, and has advanced 5 to 8c. per lb. The oils of anise and cassia are higher, perhaps owing to the troubles in China. A large demand exists for Paris green, hellebore, and blue vitriol, no doubt for spraying purposes There are no further changes in quotations.

FLOUR AND MEAL.—Flour has been active in this market for the past week or two, owing, doubtless, to the rise in breadstuffs in Chicago. Hard wheat went to 88c. per bushel in Chicago in early June, and has since receded. To-day the June, and has since receded. To-day the market is quiet. Manitoba patent is worth \$4.90 to \$5; and strong bakers, \$4.65; winter wheat, patent, is held at \$3.50 to \$3.60, and firm. Straight roller is held at \$3.20 to \$3.40, middle freights. Bran, \$12.50 to \$13; shorts, \$14; oatmeal is steady at \$3.10 for bags and \$3.20 for barrels, in car lots; small parcels, 10c. higher. Grain.—The state of the wheat and flour market in Chicago during part of

flour market in Chicago during part of June was reflected here on Manitoba wheat, though not in other grain. Between the 4th and 22nd of June, Manitoba wheat advanced are bushed. toba wheat advanced 24c. per bushel, though it has since receded 6 or 3c. Ontario wheat, during the same period, advanced 10c., and receded 3 to 4c. Transactions in wheat have chiefly been confined to millers who bought Ontario red winter at from 70 to 75c. Manitoba

LIVERPOOL PRICES Liverpool, July 5, 19.30 p.m

Others Court or	3.	ď
Wheat, Spring	6	4
Red Winter	6	ĩ
No. 1 Cal	Ř	ā
Corn new	ĭ	ĭ
" Old	*	
Peas	4	3
T and	6	7
Lard	34	9
FULL	65	Ó
DECON. NEEDAA	43	ŏ
Bacon, light	43	ě
Tallow	26	
Cheese, new white		C
Cheese per colored	48	0
Change now colored	30	٠,

The Mutual

Life Insurance Com'y of New York

RICHARD A. McCURDY, President

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"THE GREATEST OF **ALL THE COMPANIES"**

ASSETS:

\$301,844,537.52

INSURANCE AND ANNUITIES IN FORCE:

\$1,052,665,211

The Mutual Life Insurance Company issues every form of policy at the lowest rates commensurate with safety.

THOMAS MERRITT,

MANAGER.

31, 32, 38 Bank of Commerce Bldg., Toronto, Ontario.

WATERLOO MUTUAL FIRE INS. CO.

ESTABLISHED IN 1863.

HEAD OFFICE,

WATERLOO, ONT.

Total Assets 31st Dec., 1893 \$849,784 71 Policies in Force in Western Ontario over 18 000 00

GEORGE RANDALL,
President.

JOHN SHUH, Vice-President

FRANK HAIGHT, Manager.

JOHN KILLER Inspector

62nd YEAR

THE "GO

FIRE INSURANCE CO. Head Office, GALT, ONT.

Total Losses Paid...... \$1,932,419 89 407,288 07 280,860 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 rot found it necessary to increase its premium rates on account of diminished interest earnings.