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Secretary.

Wm. McCabe,
Managing Director

North American Life
Head Office—112 to 118 King Street West,
Toronto, Ontario

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ADAM REID, Manager, Winnipeg.
W. H. HAIGHT, Manager, Vancouver, or
with
DAVID BURKE, A.I.A., F.S.E., Gen'l Manager,
Head Office, Montreal

To be Faithful

To Policyholders and Agents

is the motto of the management of the Union Mutual. To serve all interests impartially. To treat all parties with consistent candor. To issue policies of pronounced liberality. To make all death payments with the utmost promptness. To be fair in all dealings. Honest, capable agents can always have employment with us.

UNION MUTUAL

LIFE INSURANCE CO.

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FRED E. RICHARDS, President.
ARTHUR L. BATES, Vice-President.
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PHENIX

Insurance Company
Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, Agents, Toronto

Commercial.

MONTREAL MARKETS.

Montreal, 20th Feb., 1901.

ASHES.—The same conditions prevail as formerly noted, there being practically no business doing. We quote nominal figures, as follows: First pots, \$5; seconds, \$4.60; pearls, \$6.25 to \$6.50 per cental.

CEMENTS AND FIREBRICKS.—Some moderate demand is reported for firebricks for the usual mid-winter repairs in manufacturing establishments, and a little more enquiry is being experienced for cements, but the entire volume of business is small. We quote: Belgian cements, \$2 to \$2.20; English, \$2.40 to \$2.50; German, \$2.55 to \$2.65; firebricks, \$18 to \$24 per thousand.

DAIRY PRODUCTS.—Prices continue firm, but receipts have been larger the past few days, and will likely continue to increase with the advancing season, and the market is expected to ease off. For fine creamery, the quotation is still 22½ to 23c.; seconds, 21 to 22c.; good dairy, 19 to 19½c. The cheese market shows notable weakness. The English demand is light, and stocks there apparently larger than calculated. Some holders quote 10¼c. for finest, but find difficulty in doing business at this figure. Shipments last week were 14,793 boxes of cheese, and 960 packages of butter. Total shipments since close of navigation, 199,926 boxes of cheese, as compared with 290,690 boxes for same period last year; of butter, 6,935 packages, as against 12,651 last year.

DRY GOODS.—City retail business is quiet, as it usually is in February, but wholesalers appear to be well satisfied with the volume of trade passing, and report general remittances as coming in fairly, though hardly as well as last month. Values continue to be steadily maintained in all lines. It has been generally reported that there is a movement among some of the larger knitting mills to go direct to the retail trade with their product, and it is understood that at least two have so decided.

FISH.—There is a fair demand for the season of the year, but Lenten business is not expected to be heavy, as the rules for the observance of that season have been considerably modified by the Roman Catholic Bishop, owing to the prevalence of gripe, etc. With the exception of herrings, pickled fish are in rather light supply. We quote: Nova Scotia herrings, \$4.75 to \$5; North shore salmon, \$13; B. C., ditto, \$12.50; green cod, No 1, \$6; small, ditto, \$4.25 to \$4.50; dry cod, \$4.75; skinless cod, in 100-lb. cases, \$4.25; boneless cod, 5 to 5½c. per lb.; fresh haddock, 3¼c.; cod, 4½c.; frozen herrings, \$2 per hundred.

FURS.—Nothing new is reported in this line, and quotations are repeated, as follows: Mink, dark, \$1.25 to \$2.25; ditto, pale, 75c. to \$1.50; marten, large, \$3 to \$3.50; ditto, small, \$2.50 to \$3; fisher, \$4.50 to \$6.50; pale ditto, \$4 to \$5.50;

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GEO. GOODERHAM, J. E. ROBERTS,
President. Gen Manager

THE HOME LIFE

ASSOCIATION OF CANADA

The Annual General Meeting of Shareholders of the above Company will be held at the Head Office, 70 King Street East, Toronto, on Tuesday, February 12th, 1901 at 11 a.m.

A. J. PATTISON,
Managing Director

Toronto, Jan. 15th, 1901.

THE ACCIDENTS AND DISEASE.

Ontario Accident and Lloyd's Plate Glass

INSURANCE COMPANIES

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

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