

IN LINEWITH
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.

**—THE—
Manchester Fire Assurance Co.**

ESTABLISHED 1894.

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.

**Millers' and Manufacturers' Ins. Co.
STOCK AND MUTUAL**

The general annual meeting of the members and shareholders of this company will be held on FRIDAY, 23rd Day of FEBRUARY, 1900, at the offices, 32 Church Street, Toronto, at the hour of 2 o'clock p.m., for the Election of Directors for the ensuing year, and the transaction of other business relating to the management of the company. By order.

HUGH SCOTT, Mgr. and Sec'y.
Toronto, Feb'y 9th, 1900.

NOTICE

The Fire Insurance Exchange Corporation.
Stock and Mutual.

The general annual meeting of the members and shareholders of this corporation will be held on MONDAY, 26th Day of FEBRUARY, 1900, at the offices, 32 Church Street, Toronto, at 3.30 o'clock p.m., for the Election of Directors for the ensuing year, and the transaction of other business relating to the management of the company. By order.

HUGH SCOTT, Mgr. and Sec'y.
Toronto, Feb'y 9th, 1900.

NOTICE

Hand-in-Hand Insurance Co'y
MUTUAL AND STOCK.

The general annual meeting of the members and shareholders of this company will be held on WEDNESDAY, 28th Day of FEBRUARY, 1900, at 11 o'clock a.m. at the offices, 32 Church Street, Toronto, for the Election of Directors for the ensuing year and the transaction of other business relating to the management of the company. By order.

HUGH SCOTT, Mgr. and Sec'y.
Toronto, Feb'y 9th, 1900.

NOTICE**QUEEN CITY FIRE INSURANCE CO'Y**

The annual general meeting of this company will be held, pursuant to the Act of Incorporation, on WEDNESDAY, the 28th Day of FEBRUARY, 1900, at 12 o'clock noon, at the company's office, 32 Church Street, Toronto. By order.

THOMAS WALMSLEY, Secretary.
Toronto, Feb'y 9th, 1900.

hard, 78 to 79c.; No. 2, 76 to 77c.; No. 3, 73 to 74c. There is a good export demand for coarse grains. Barley is a cent higher at 41 to 42c. for No. 1, while Nos. 2 and 3 shows similar advances. Oats are firm at 26 to 27c. Peas are up another cent, and are now 60 to 61c. Rye is also 1c. higher at 50 to 51c. Canadian corn and buckwheat are unchanged. The volume of transactions in grain is limited.

GROCERIES.—The business of the week consists of a sorting-up of nearly everything that comprises a grocer's retail stock. No large transactions are heard of; in sugar and tea there is nothing new. A good many orders have been taken for canned meats for future delivery. Prunes are moving out very freely, and stocks of them must be exhausted before long. Evaporated fruits are selling well, also all kinds of breakfast foods. We make a few changes in quotations of canned meats.

HAY AND STRAW.—Timothy hay is plentiful, and prices are firmer than last week, \$11 to \$12 being the figures. No mixed is coming in. Straw is in good supply at \$7.50 to \$8.50.

HIDES AND SKINS.—The local hide market is quiet since the recent break in prices; buff hides in Chicago fell from 10½ to 10c., and the feeling here is lower in consequence; we hear of two cars of cured, sold by different dealers during the week to tanners, at 9¾c., but for small parcels 10 to 11c. is the price. For choice sheepskins, \$1 to \$1.15 each is being readily paid, but not more are offering than is usual at this season. Calfskins find ready sale at the quotations. Tallow is rather scarce and sells readily at the figures in our prices current.

HOPS.—Hops remain as they have been since the first of the year, with little doing. New are still quoted 14 to 16c. per lb., while yearlings are worth probably from 10 to 12c. per lb.

MANURIAL CHEMICALS.—Advices from London have caused some change in local prices, and a decline is noted in most lines. Potash, muriate, shows a drop of \$2 a ton, and is now quoted at \$46 per ton; potash and sulphate is \$49 per ton, also a decline of \$2; while kainit is \$1 lower, at \$20 per ton. These prices are expected to stand for a couple of months, when other changes are looked for, though it is too early to predict what their nature may be.

PROVISIONS.—Trade in provisions is fairly good, though the market shows no special features. The scarcity in butter still continues, and prices are well maintained; dairy tubs, 20 to 21c. per lb.; rolls, 19 to 20c.; creamery, tubs, 21 to 23c.; prints, 23 to 24c. Cheese is steady and unchanged at 12 to 12½c. We hear of no great export movement, although there seems a favorable English market. In hog products there is a good trade for this season of the year, and the predicted advance has come in some lines: bacon, long clear, is 7 to 7½c. per lb.; hams are up ½c., and we quote 10½ to 11c. Eggs are easier; new laid are down to 18c. per dozen, and will probably go lower. Beans are firm at \$1.75 to \$1.80. Other goods, unchanged.

WOOL.—In fleece there is but little doing, the bulk of it having been marketed,

LIVERPOOL PRICES

Liverpool, Feb. 15, 12.30 p.m.

	s.	d.
Wheat, Spring	6	1
Red Winter	0	0
No. 1 Cal.	6	5
Corn new	3	8½
" old	3	9
Peas	5	8
Lard	31	3
Pork	56	3
Bacon, heavy	36	0
Bacon, light	36	6
Tallow	29	0
Cheese, new white	58	0
Cheese new colored	60	0

The Largest
Insurance
Company
In the
World.....

**THE
MUTUAL
LIFE
CO. OF NEW YORK**

RICHARD
A.
McCURDY,
President.

**Condensed Statement
for 1898**

Income	\$ 55,006,629 43
Disbursements	85,245,038 88
Assets, Dec. 31, 1898.	277,517,325 86
Reserve Liabilities....	233,058,640 68
Contingent Guarantee Fund.....	42,288,684 68
Dividends Apportioned for the year....	2,220,000 00
Insurance and Annuities in Force.....	971,711,997 79

THOMAS MERRITT,
MANAGER.

31, 32, 33 Bank of Commerce Bldg.,
Toronto, Ontario.

WATERLOO MUTUAL FIRE INS. CO.

ESTABLISHED IN 1863.

HEAD OFFICE. WATERLOO, ONT.

Total Assets 31st Dec., 1898\$349,734 79
Policies in Force in Western Ontario over 18 000 00

GEORGE RANDALL, President. JOHN SHUH, Vice-President

FRANK HAIGHT, Manager. JOHN KILLER, Inspector

61st YEAR

The "GORE"

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid.....\$1,874,737 86
Total Assets 385,365 44
Cash and Cash Assets ... 317,750 64

Both Cash and Mutual Plans

PRESIDENT, HON. JAMES YOUNG
VICE-PRESIDENT, A. WARNOCK, Esq.
Manager, R. A. STRONG, Galt.

**The Great-West
Life**

THE FIRST CANADIAN
COMPANY TO PUT UP
A FOUR PER CENT. RE-
SERVE, IS NOW ONE
OF ONLY FOUR CANA-
DIAN COMPANIES . . .
SHOWING A SURPLUS
TO POLICY-HOLDERS
ON THIS STRINGENT
BASIS.