

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 FENNEL, President.
GEO. LANG, Vice-President. HUGO KRANZ, Manager

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.

Canadian Head Office:
67 BEAVER HALL, MONTREAL
J. E. E. DICKSON, Mgr.

DOUGLAS K. RIDOUT, Toronto Agent.
Agents wanted throughout Canada.

Established 1824

The MANCHESTER FIRE Assurance Co.

Head Office—MANCHESTER, ENG.

WILLIAM LEWIS, Manager and Secretary.
T. D. RICHARDSON, Assistant Manager.

Assets over **\$13,000,000**

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.

Progress in 1900

The 20th Century finds this Company in a splendid position. Security, solidity, progress and equity are our watchwords. We have increased our Subscribed Capital from \$257,600 to \$400,000.

We have increased our Paid-up Capital from \$84,000 to \$100,000.

We have placed all our old business on a 4 per cent. Reserve Standard—higher than Government requirements.

We have increased our Surplus over all Liabilities from \$21,210 to \$35,852.

We have increased our Assets from \$416,897 to \$539,266. All forms of regular sound life and endowment assurance are issued.

See an one of our Agents or write Head Office for particulars.

QUEEN CITY

Fire Insurance Co.

HAND-IN-HAND
Insurance Company.

MILLERS & MANUFACTURERS
Insurance Company.

Fire Ins. Exchange
Corporation.

Authorized Capitals, \$1,250,000

Special attention given to placing large lines on mercantile and manufacturing risks that come up to our standard.

Head Offices—Queen City Chambers, Toronto

SCOTT & WALMSLEY,

ESTABLISHED 1858.

Managers and Underwriters.

they opened. On spot, there is but a quiet business doing, occasional small sales being reported of Capes at 14 to 14½c., and B.A., scoured, at from 28 to 35c. Some domestic pulled wool is reported to have been sold lately at 16c.

TORONTO MARKETS.

Toronto, Dec. 19th, 1901.

Drugs, Chemicals, Etc.—A steady trade is being done in the local drug market, though no special features present themselves for comment. In Great Britain chemicals remain quiet, without any change in price. Across the line, conditions are dull, and there is a tendency to make concessions in order to move goods. The general feeling, however, is steady. In spite of the lack of demand for quinine the market continues very firm. In opium, too, there is an upward tendency.

Breadstuffs.—Offerings of flour are fully equal to the demand, which is light. It seems impossible to get on a real export basis, as Old Country millers do not appear willing to pay the price asked for Ontario flour. They are able to get stronger, or just as strong, flour at proportionately lower prices from Kansas and other places in the Western States. Quite a number of ups and downs have occurred recently to Toronto firms in the coarse grain business, some having made considerable money and others having met with serious losses. Oats are on the down grade now again. The market for wheat is 1 to 2c. higher. Barley is up 1 or 2c. Peas are 2 to 3c. higher and firm at the advance. Rye is 1c. higher and in good demand. Buckwheat and corn remain unchanged. Oatmeal is very steady, while there is a great scarcity of bran and shorts. Indeed, it is almost impossible to obtain these in any quantity.

Fruits.—The wholesale houses are very busy with the Christmas trade, which promises to result flourishingly. Oranges are coming in in large quantities from Jamaica, and to an increasing extent from Florida, and are selling at very fair prices. Local prices may be quoted as follows: New Messina lemons, \$2.50 to \$2.75 per box; Malaga, \$3.75; Florida, \$3 to \$3.50; Mexican, \$2.50; Valencia, \$4.25 to \$5.50 per case; Jamaica, \$2.75; Almeria grapes, \$5.50 to \$6.50; apples, \$3.50 to \$4.50 per barrel; bananas, \$1.50 to \$1.75 per bunch; cranberries, \$9 and \$10 per barrel; Spanish onions, \$3.50 per case; Canadian, \$1.10 per bag.

Groceries.—Dried fruits for Christmas are naturally the principal feature in the grocery business just now. Currants have gone up about 2s. in primary markets, and in London, though we have heard of no change here so far. In Valencia raisins, the considerable shortage referred to last week is making itself more and more felt. Cables from Spain speak of the exhaustion of this crop. For sugar, the demand is slack, but prices remain the same. Prices for canned goods are still firm, though the demand cannot be described as brisk. There have been some more shipments of tomatoes to the States. Practically all grades of teas are high and in good request. Canned fishes and meats are not moving very freely.

Hardware.—Seasonable goods are moving out in quantities fully equal to the average for this time of the year, especially skates, cutlery, sleigh bells, etc. No special feature calls for comment in the heavy metal trade, which is quite brisk. From Glasgow comes word of an idle market for Scotch pig iron, only a few warrants changing hands. In Cleveland warrants, a fair business is being transacted. Little fresh business has been done with consumers, although makers seem more inclined to meet the market.

Stronger than the Bank of England

The Mutual Life Insurance Co.
of New York

RICHARD A. McCURDY, President

The capital of the four great banks of the world is:

Bank of England.....\$ 86,047,935
Bank of France.....36,500,000
Imperial Bank, Germany.....28,560,000
Bank of Russia.....25,714,920

Total.....\$176,822,855

Held in trust for Policy-holders by the Mutual Life, Jan. 1, 1901:

\$325,753,152.51

Total Assets in Canada including deposit as required by law:
\$5,387,954.76

The Mutual Life is the largest, strongest Life Insurance Company in the world.

Income, 1900:

\$60,582,802.31

Paid Policy-holders:

\$26,361,863.83

Insurance and annuities in force:

\$1,141,497,888.02

For full particulars regarding any form of policy apply to

THOMAS MERRITT, Mgr.
31-33 Canadian Bank of Commerce Building, Toronto, Ont.



WHAT HAVE YOU TO SELL?

Do you want a package, cartoon, manufactured article or trade mark displayed in attractive design for magazine or trade journal?

WATERLOO MUTUAL FIRE INS. CO.

ESTABLISHED IN 1863.

HEAD OFFICE, WATERLOO, ONT.

Total Assets 31st Dec., 1900.....\$361,361 03

Policies in Force in Western Ontario over.....25,000 00

GEORGE RANDALL, President. WM. SNIDER, Vice-President.

FRANK HAIGHT, Manager. R. T. ORR, Inspector.

62nd YEAR

THE "GORE"

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid.....\$1,932,419 89

Total Assets.....407,233 07

Cash and Cash Assets.....230,360 27

Both Cash and Mutual Plans

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

Manager, R. S. STRONG, Galt.

The Great-West Life

The Insurance and Financial Chronicle of Montreal, compiled the interest earnings of the different companies doing business in Canada, and in the issue of September 13th, 1901, published the following figures as a result:—

	Per Cent.
Canadian Companies, average	4.56
British Companies, "	4.03
American Companies, "	4.31
The Great-West Life, "	6.99

Apply to any of our agents or offices for leaflet giving details of premium rates and interest earnings.

BRANCH OFFICES:

TORONTO, MONTREAL, ST. JOHN.

Head Office, - - - - Winnipeg.