STANDARD MUTUAL FIRE INSURANCE CO

Head Office, - MARKHAM, Ont.

Authorized Capital, - 500,000 Subscribed Capital, -- 125,000 WM. ARMSTRONG, President H. B. REESOR Man. Director

F. K. REESOR.

FRANK EDMAND, City Agent Confederation Life Bldg.

The Metropolitan Insurance Company

CASH-MUTUAL and STOCK HEAD OFFICE, TORONTO Authorized Capital, \$500.000

D. HIBNER, Berlin, Pres.
W. H. SHAPLEY, Toronto,
Vice President.
W. W. G. WRIGHT, Inspector.
F. CLEMENT BROWN,
Manager.

1903 SURPLUS SURPLUS

The ability of a Company to give its policyholders insurance at the LOWEST COST compatible with safety depends on EARNINGS, which in PROFIT



amounted in 1903 to \$194,783 Out of this sum it paid to policyholders in 1903..... \$ 77,300

And it continues to distribute dividends to policyholders on the SAME LIBERAL SCALE as for the past

ONLY POLICYHOLDERS SHARE IN ITS PROFITS.

Ginger is easier. English advices report little change in the situation.

Dry Goods.—It cannot be said that very great activity prevails in the general dry goods trade, which is scarcely to be wondered at in the present state of the roads. It is true that transportation facilities have improved greatly since a week or two ago, and trains are now beginning to resume a normal service; but the country roads are still in a terrible state, and to move goods in or out is well nigh an impossibility. Values continue very firm in all lines.

Flour and Grain.-The market for flour is rather quiet. Cars of ninety per cent. patents are quoted at \$3.65 in buyers' bags, middle or east freights. Bran and oats are steady. Oatmeal continues without change. Wheat has made a drop during the week of 2 to 3c., and the market is dull at the decline. Rye and buckwheat remain about the same. Oats are I to 2c. lower. Peas and barley keep steady. Little business is being done.

Fruits and Vegetables.-More active conditions prevail in the local fruit markets. Strawberries and pineapples are beginning to make their appearance in larger quantities; also asparagus. Oranges keep steady. Quotations are about as follows: Apples, 75 to \$2.50 per barrel, according to quality; cocoanuts, \$4 per sack; oranges, California navels, \$2 to \$3.50; Mexican, \$2 to \$2.50; Valencias, ordinary, \$4; large, 714's \$5; marmalade oranges, \$2.50 per box; lemons, Messina, 360's, \$2.50 to \$2.75; 300's \$2.75 to \$3; bananas, 8's, \$1.25 to \$1.50 per bunch; 1st, \$2 to \$2.50; celery, \$5 to \$5.50 per case, and 75c. to 90c. per dozen; cranberries, \$7 to \$9 per barrel, \$1 to \$1.25 per basket; Spanish onions, \$3.50 to \$3.75 per large case, and \$1.25 for small; Malaga grapes, \$6.50 to \$7.50 per barrel; case tomatoes, \$4.50 to \$5; dates, Sair, 31/2c. per pound; Hollowee, 4c.; figs, 8 to 12c.; tap figs, 3½c.; pineapples, \$4 to \$5 per case.

Groceries .- Sugars continue firm at the recent advance. There is a fair movement in general groceries, now that the chance of travellers to get around their routes has improved. steady, without any large business being done. Canned goods keep at about a normal rate of demand. Not much is being done in dried fruits.

Live Stock.—Trade has a duller appearance at the cattle market this week. The offerings were on the light side, and the demand was but dull. This applies particularly to export animals. For butchers, the need for first-class specimens was fairly well manifested, but such were a scarce commodity. For stockers and feeders, the demand was not active, but prices kept steady. Calves were plentiful, but prices improved somewhat. Sheep and lambs were quite firm, the offerings hardly very dull just now.

Merchants INSURANCECO CAPITALAND ASSETS HALF A MILLION - HEAD OFFICE -

> TORONTO. Agents Wanted in All Unrepresented Districts.

being enough to go round. Milch cows were easy.

Provisions.—Butter is weaker, owing to much heavier offerings. There is a fair demand for cheese, and the market is steady. Eggs are steady, and are coming in in constantly larger quantities. Canadian hops are firmly held at 27 to 31c. Not much poultry is coming forward now, and the demand is steady. Hog products are steady in price, and in good demand considering the time of year.

Hides, Skins, and Leather.-The market here is steady and firm, though it has not advanced with the Chicago prices. Tallow is a little weaker. Prices for leather are strong, though not much actual business is passing at the mo-

Seeds.-There is no export demand now, and the market is dull. Prices remain as quoted last week.

Wool.-Things are very quiet under this heading. No export demand for fleece is coming in, and pulled wools are

The Company OF the People, BY the People, FOR the People

ASSETS, \$105,656,311.60

Proof of Public Confidence

This Company has more premium-paying business in force in the United States than any other Company, and for each of the last 10 Years has had more New Insurance accepted and issued in America than any other Company.

The Number of Policies in force is greater than that of any other Company in America, greater than all the Regular Life Insurance Companies put together (less one) and can only be appreciated by comparison. It is a greater number than the Combined Population of Greater New York, Chicago, Philadelphia, Boston, Toronto and Montreal.

Significant Facts

This Company's Policy-claims paid in 1903 averaged in number one for each minute and a third of each business day of 8 hours each, and, in amount, \$89.00 a minute the year through.

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1903.

350 per day in number of Claims Paid.

6,297 per day in number of Policies Issued.

\$1,303,559.06 per day in New Insurance Written.

\$98,582.76 per day in Payments to Policyholders and addition to Reserve. \$53,841.18 per day in Increase of Assets.

Full particulars regarding the plans of the Metropolitan may be obtained of any of its Agents in all the principal cities of the United States and Canada, or from the Home Office, Madison Ave. New York City.

Amount of Canadian Securities deposited with the Dominion Government for the protection of Policy-holders in Canada, \$1,800,000.00.