

STANDARD MUTUAL FIRE INSURANCE CO.

Head Office, - MARKHAM, Ont.

Authorized Capital, - 500,000
Subscribed Capital, - 125,000

WM. ARMSTRONG, H. B. REESOR
President Man. Director
K. REESOR, FRANK EDMAND,
Inspector City Agent
Confederation Life Bldg.

The Metropolitan Fire Insurance Company

CASH-MUTUAL and STOCK
HEAD OFFICE, - TORONTO
Authorized Capital, \$500,000

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

Have You Applied For Your Share of the Seventy Million Dollars

which will be distributed throughout Manitoba and the Territories within the next few months? The general merchants in these provinces will handle almost all of this money. Make application to them for your share through their own and the only trade newspaper which interests them.

Within the past year 160,000 new possible buyers of your goods settled in the West. Will the retail merchant offer them what you have to sell?

THE COMMERCIAL

THE HUGH C. MACLEAN CO., LIMITED,
Publishers, Winnipeg.

Workman's Rights

In Canada a workman may proceed against his employer under the Workman's Compensation for Injuries Act, and at common law. That means untold annoyance and inconvenience to an employer. An employer is even liable for damages to an employee for injury resulting from the negligence of a fellow employee. Oftentimes a workman will get back at an employer in this way. The employee may or may not win. Whether he does or not it means a great deal of anxiety to you as an employer. Let us relieve you of all this. Our liability policies are designed to do this very thing.

Will be glad to explain our plan.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION
MONTREAL — TORONTO
GRIFFIN & WOODLAND,
MANAGERS.

quiet, and in quinine, while it is still firm, there is not much movement.

Dry Goods.—The business being done by wholesalers is fairly active, though scarcely so much so of course as it was two or three weeks ago. There

is still a somewhat unsettled feeling so far as cotton goods are concerned. Woolens on the other hand are very, strong—stronger than ever, in fact, and retailers are trying to get in hand as good supplies as they can to guard as much as possible against further advances. Payments have not been particularly good, but this is to be expected more or less around the holiday season.

Flour and Grain.—No large amount of trade is passing in the flour trade just now. Ninety per cent. patents sell at about \$4.30, or slightly higher, in buyers' bags, with a little higher for extra choice brands. Millfeed is in about the same position as reported last week. Oatmeal inclines to dullness. Ontario wheat is up a cent, owing to a better demand from the millers. Corn has gone up a cent. Buckwheat is 1 to 2c. higher. No other changes are announced.

Groceries.—The situation in sugar is still very strong. A few days ago prices of all grades went up in New York 10c. per cwt., and this was followed on Wednesday in the local market by an advance of 5c. The cause is simply the shortage in most of the world's primary markets. Not very much business is passing at the high prices. General trade in groceries is fairly active, though since the holidays there has been something of a lull. In teas, which retain a certain amount of steadiness, there is comparatively but little actual movement. Coffees show a satisfactory trade, however. Canned goods are very firm, and there is a good enquiry.

Hides, Skins, and Leather.—The quality of the offerings of hides now coming in shows signs of determination, as is usual at this season, but so far, though trade is a little dull, there is no decline in price, similar to the one in Chicago. Calf and lambskins are steady.

30,000 Policyholders
who carry \$40,000,000

Insurance in
Head Office—WATERLOO, ONT.

The Mutual Life
OF CANADA
think it an

Ideal Company

BECAUSE OF ITS

- (a) Reasonable Premium Rates.
- (b) Guaranteed Cash and Paid-up Values.
- (c) Liberal Policy Conditions.
- (d) And Expanding Dividends.

Agencies in all principal Towns
and Cities in Canada.

Leather men report conditions somewhat unsettled, though improvement is looked for at an early date. It is by no means unlikely that prices will advance from this time on.

Provisions.—There is a firmer feeling in butters, owing to the holiday trade having cleared out stocks, and receipts coming to hand being by no means heavy. Cheese is steady. New laid eggs continue very scarce, and prices are high. Hog products are quiet since the Christmas holidays.

Wool.—Prices remain nominally the same as quoted last week, with no business doing.

THE METROPOLITAN LIFE INSURANCE CO.

(INCORPORATED BY THE STATE OF NEW YORK.)

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.

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, 1 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.

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.

359 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 Policy-holders and addition to Reserve.

\$53,841.18 per day in Increase of Assets.