

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.

Manchester Fire Assurance Co.

ESTABLISHED 1834.

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.

The Dominion Life Assurance Co.

Head Office, Waterloo, Ont.

Established 1889

The year 1899 was the best the Dominion ever had. It Gained in the Year:

In amount assured, 23.13 per cent.
In cash premium income, 97.64 per cent.
In interest receipts, 21.43 per cent.
In assets, 19.59 per cent.
Its interest receipts have more than paid all death losses from the beginning.

Separate branches for abstainers and women.
Amount in Force Jan'y 1st, 1907, \$3,640,888.

JAMES INNES, ex-M.P., President.
CHR KUMPF, Esq., Vice-President.
THOMAS HILLIARD, Managing Director.
J. F. MARTIN, Supt. of Agencies.

The Queen City Fire Ins'ce Co.

Established 1871

HUGH SCOTT, - - - - - PRESIDENT.
THOS. WALMSLEY, Vice-PRES. AND Sec'y.

Has surplus assets alone to the amount at risk of 4.08 per cent. A larger ratio than any other Stock Fire Insurance Company in the Dominion.
This Company never been in a Court of Law.

HEAD OFFICE:

32 Church Street, Toronto.

The Hand-in-Hand Insurance Co.

Founded 1873.

FIRE AND PLATE GLASS

L. W. SMITH, Q.C., D.C.L., - PRESIDENT.

Lowest rates consistent with giving absolute security to Policy-Holders only exacted.

In the Shareholders' list are to be found the following prominent names:—A. W. Austin, Director Dominion & I. Co.; Jno. D. Chipman, Vice-President, St. Stephens Bank, N.B.; L. Coffee & Co.; Wm. Davies, Estate Wm. Elliot; Estate Sir C. S. Gzowski; Lord Strathcona and Mount Royal; Estate Sir D. L. Macpherson; Hon. Justice MacLennan; Professor Goldwin Smith; L. W. Smith, Q.C., D.C.L.; W. H. Smith, Manager Ontario Bank.

Head Office: Queen City Chambers, - Toronto.

SCOTT & WALMSLEY
Underwriters.

results of these visits, which have very often a good and lasting after-effect.

DRUGS AND MEDICINES.—No special feature in the market comes up for record this week. Camphor is very firm, for reasons stated last week, and further advances are expected. Manchester advices state that there is rather less activity in some lines but that the general volume of trade at present can hardly be called unsatisfactory for this time of the year. The future, however, cannot be faced without some misgiving, owing to the high cost of raw materials, the fuel question, and the general outlook abroad. Caustic soda continues firm, and in active demand. Chlorates of potash and soda are steady, the latter being somewhat scarce in the market. Bleaching powder is more plentiful and prices have fallen somewhat.

FLOUR AND MEAL.—The market for flour is fairly steady now, the demand being more active. From \$2.60 to \$2.65 is bid for 90 per cent. patents in buyers' bags, west. For strong bakers' Manitoba, \$4.25 and \$4.30 is a usual price. Oatmeal is quiet at about \$3.20. Bran and shorts are in fairly active demand.

GRAIN.—No particular feature strikes our attention under this heading at present. Ontario wheat is about a cent lower, with very little demand. Manitoba remains unchanged. Barley is nominal, with nothing moving yet. Oats are steady at 26 or 26½c. Peas are a cent higher at 57 to 58c. Rye is unchanged, while corn is a cent or so higher. Buckwheat is nominal with nothing doing yet. We note that in the States, wheat has shown considerable improvement, and prices are ranging higher. Reports from the interior have indicated some uneasiness as to the results of the spring crop, the wet weather having caused a deal of damage.

GREEN FRUIT.—Very large shipments of grapes, peaches, pears and plums are coming forward now, the shippers no doubt possessing the idea that Toronto during Exhibition is capable of consuming almost any quantity of these fruits. Following are the ruling quotations: Lemons, extra fancy, \$5 to \$5.50; oranges, late Valencia, 150's, \$5 to \$5.25; common peaches, 25 to 35c.; Crawford's, 45 to 60c.; common pears, 25c. per basket; Canadian plums, 40 to 55c.; grapes, Niagara, 25 to 30c. per 10-lb. basket; champions, 15 to 17½c.; cantaloupes, 40 to 75c. per basket.

GROCERIES.—Large numbers of country merchants are in town, having taken advantage of the cheap rates to the Exhibition to combine business with pleasure. Sugars are firm, and outside markets indicate a maintenance of present prices with the prospect of even a further advance. The market is entirely bare of raisins, while, as to currants, the situation is one of increased strength. Horshoe salmon is practically withdrawn, the prospects being that, owing to extreme smallness of the pack, buyers will receive but a small portion of their contracts. All sockeye packs are short, outside of Alaska brands, which are, of course, confined to the American markets.

HARDWARE.—The highly satisfactory situation in the hardware trade continues,

LIVERPOOL PRICES

Liverpool, Sept. 5, 1900 p.m.

	s.	d.
Wheat, Spring	6	3½
Red Winter	6	0
No. 1 Cal	6	5
Corn new	4	3
" old	4	2½
Peas	5	1½
Lard	37	6
Pork	72	6
Bacon, heavy	42	0
Bacon, light	42	6
Tallow	25	6
Cheese, new white	51	0
Cheese new colored	51	0

The Mutual Life Insurance Com'y of New York

RICHARD A. McCURDY, President

"THE GREATEST OF ALL THE COMPANIES"

ASSETS:

\$301,844,537.52

INSURANCE AND ANNUITIES IN FORCE:

\$1,052,665,211

The Mutual Life Insurance Company issues every form of policy at the lowest rates commensurate with safety.

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., 1899 \$349,734 71
Policies in Force in Western Ontario over 15 000 00

GEORGE RANDALL, President. JOHN SHUH, Vice-President

FRANK HAIGHT, Manager. JOHN KILLER, 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 ... 230,260 27

Both Cash and Mutual Plans

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

The Great-West Life Assurance Co.

The most progressive company in Canada, with its Head Office in the most progressive city in Canada—Winnipeg.

Has an Income of over \$1,000 per day.

THE GREAT-WEST LIFE ASSURANCE CO.
with its Head Office in Winnipeg, has not found necessary to increase its premium rates on account of diminished interest earnings.

Insurance in Force \$10,263,259 00
Applications Received in 1899. 3,310,750 00