

**IN LINE**WITH  
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 1824.

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 1879

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, 27.64 per cent.  
In interest receipts, 21.48 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, 1900, \$3,646,836.  
JAMES INNES, ex-M.P., CHR. KUMPF, Esq.,  
President. 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  
Bank; A. H. Campbell, President British Canadian L.  
& I. Co.; Jno. D. Chipman, Vice-President, St.  
Stephens Bank, N.B.; L. Coffee & Co.; Wm. Davies,  
Wm. Davies Co., Limited; Estate B. Homer Dixon;  
Estate Wm. Elliot; Estate Sir C. S. Gzowski; Lord  
Strathcona and Mount Royal; Estate Sir D. L. Mac-  
pherson; Hon. Justice Maclellan; 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.

OILS, PAINTS AND GLASS.—Trade is still very quiet in these lines. Travellers, who have all been home off the road for some time, are about starting out again, but not much activity is looked for as yet. Turpentine is about steady at last week's decline. All other lines firm at quotations. Steam refined seal oil is stiffer, from 47½ to 50c. per gallon being asked in a jobbing way. The following are the quotations: Single barrels, raw and boiled linseed oil, respectively, 84 and 87c. per gallon, for one to four barrel lots; 5 to 9 barrels, 83 and 86c.; net, 30 days, or 3 per cent. for four months' terms. Turpentine, one to four barrels, 67c.; five to nine barrels, 66c.; net 30 days. Olive oil, machinery, 90c.; Cod oil, 35 to 36c. per gal.; steam refined seal, 47½ to 50c. per gallon; Castor oil, 9 to 9½c. in quantity; tins, 10c.; machinery castor oil, 8½ to 9c.; Leads, (chemically pure and first-class brands only), \$6.75; No. 1, \$6.37½; No. 2, \$6; No. 3, \$5.62½; No. 4, \$5.25; dry white lead, 5½ to 6c. for pure; No. 1, ditto, 5c.; genuine red, ditto, 5c.; No. 1, red lead, 4½ to 4¾c.; Putty, in bulk, bbls., \$1.95; kegs, \$1.90; bladder putty, in bbls., \$1.90; smaller quantities, \$2.25; 25-lb. tins, \$2.35; 12½-lb. tins, \$2.40. London washed whiting, 60c.; Paris white, 75 to 82c.; Venetian red, \$1.50 to \$1.75; yellow ochre, \$1.25 to \$1.50; spruce ochre, \$1.75 to \$2; Window glass, \$2 per 50 feet for first break; \$2.10 for second break.

**TORONTO MARKETS.**

Toronto, 9th August, 1900.

DRY GOODS.—There is nothing sensational in the way of news to record this week. One of the principal features of the dry goods trade at the present time is the preparation going on for the Toronto Exhibition trade, a large number of customers from all the provinces being expected here then. Fall stocks are well followed at present, and in no department is there any indication of any reduction in prices of goods, and merchants would do well to buy their fall goods as early as possible, the probabilities being that some lines of fabrics will be scarce, more especially as so many of the manufacturers are proposing to work half-time, or close down altogether, owing to the high cost of raw materials and of fuel, and to the frequency of strikes. The trouble in China is affecting the silk trade, and no doubt will do so still more later on. Prices are sure to be advanced, especially in such classes of silk as are manufactured in other countries to compete with the Chinese article. Payments on the 4th were very good, better, indeed, than had been expected.

DRUGS AND MEDICINES.—Our quotations of last week hold good still. Bismuth salts still have an upward tendency, and so has iodine. Carbolic acid seems to have reached its maximum. Considering that this is the holiday season, business keeps up remarkably well. Old Country reports say that chemical manufacturers are quite busy carrying out old contracts, new transactions not being heavy. The prices of most goods under this heading are at present so high as not to encourage brisk purchasing. At the

**LIVERPOOL PRICES**

Liverpool, Aug. 9, 12.30 p.m.

	s.	d.
Wheat, Spring .....	6	4
Red Winter .....	6	3
No. 1 Cal .....	6	3½
Corn new .....	3	11
" old .....	3	11½
Peas .....	5	7½
Lard .....	35	0
Pork .....	70	0
Bacon, heavy .....	41	0
Bacon, light .....	41	6
Tallow .....	26	6
Cheese, new white .....	48	0
Cheese new colored .....	43	6

**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 Com-  
pany 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 On-  
tario over ..... 18 000 00

GEORGE RANDALL, JOHN SHUH,  
President. Vice-President  
FRANK HAIGHT, JOHN KILLER  
Manager. Inspector

62nd YEAR

**THE “GORE”**

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid..... \$1,932,419 89  
Total Assets ..... 407,333 07  
Cash and Cash Assets ... 330,360 37

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 ..... \$10,363,259 00  
Applications Received in 1899. 3,310,756 00