

and, incidentally, the jobber. Values are steady. Lo ally, coffees show no change; primary markets, if anything, are firmer. There is as usual at this season of the year but moderate movement in dried fruits. Sultana raisins are quoted from two to three per cent higher abroad, while currants are firm in Patras. Sugars continue to sell at low prices, and we hear of retailers advertising 30 lbs. of granulated for a dollar. Low grade India and Ceylon teas have advanced in London, and the market here is very firm.

HARDWARE AND METALS.—Our last report was not of a pessimistic character; since that time conditions have, if anything, improved, and there is now every sign of a good spring trade. Orders received at present are however rather small, but numerous, extending as they do over a general assortment of hardware and tinware. For shipment in March orders for nails, barb wire, hinges, etc., continue to be freely placed, while the enquiry for spring specialties, such as milk cans, churns, garden tools, green wire cloth, screen doors, etc., is of a most satisfactory character. Trade in metals for shipment from stock has not shown much improvement, but early import orders are fairly numerous. Glass to be delivered in June meets with good request, the demand for the lower qualities being best. Business in plumbing goods and gas fixtures is flat. No further changes have taken place in prices since our last report; we should, however, make one exception to this general statement, as barb wire is slightly weaker and jobbers are offering it at 2½c., with freight prepaid on lots of 100 lbs.

HIDES AND SKINS.—It is exceedingly difficult to size up the hide market at present. Farmers cannot afford to pay higher prices. The grubby season has commenced, and yet local quotations are maintained. Large sales of packer hides have recently been made in Chicago. "Within a period of about two weeks," says the *Review*, "the packers have sold considerably more than 100,000 hides. The most recent sales were of Texas steers at 7½c., and branded cows at 5½c. The ¼c decline in native butt-branded and Texas steers and branded cows is in point of fact no decline at all when the quality of the hides is considered." On Monday of this week sheepskins were advanced 5c., and now stand at 75c. Tallow is weaker, and sales are being effected at a decline of ¼c.; rendered is quoted at 5¼ to 5½c. per lb.

LEATHER.—Manufacturers are now beginning to take stock for the season's wants. They are naturally unwilling to fall in with the spirit of the leather market and pay the advanced prices which tanners justly demand. Transactions have, however, been made at higher values. Glove grain, which has been selling at 9c., has been disposed of at 10c. per lb. For pebble leather, manufacturers are disinclined to pay the advance, although we are pleased to learn that some tanners have refused to do business on the old basis. One English buyer was in the market this week and purchased a quantity of splits. It is an encouraging feature to see English houses buying here direct and not soliciting consignments. Harness leather continues dull and prices low, and this without reason, for the trade is now carried on through so few hands that it would seemingly be an easy matter to arrive at an understanding to advance prices.

PROVISIONS.—Trade is slow and dull. The butter market is weak and shows no signs of better conditions in the near future. Choice tubs are quoted at 13 to 14c.; rolls at 12 to 13c., while all other grades of dairy make sell at 8 to 10c. Cheese is easy at 10 to 11c. per lb., with trade of a retail character. Hog products are easy all around, with long clear quoted at 6½ to 7c. and hams at 9½ to 10c. Dried apples are firmer with sales at 5 to 5½c.; there is but little movement in evaporated, although there are firmer tendencies. Eggs are weaker, and less is being paid for strictly new laid.

LIVERPOOL PRICES.

Liverpool, Jan. 24, 12.30 p.m.

	s.	d.
Wheat, Spring	5	5½
Red, Winter	4	8
No. 1 Cal	5	½
Corn	4	0
Peas	4	8
Lard	34	0
Pork	57	6
Bacon, heavy	30	6
Bacon, light	30	6
Tallow	24	6
Cheese, new white	50	6
Cheese, new colored	50	6

QUEEN

Insurance Co. of America.

H. J. MUDGE, Resident Manager, - - - MONTREAL
P. M. WICKHAM, Inspector.
MUNTZ & BEATTY, Resident Agents,
15 Toronto St., TORONTO. Tel. 2309.
C. S. SCOTT, Resident Agent, HAMILTON, Ont.

The DOMINION Life ASSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.
Authorized Capital \$1,000,000
Subscribed Capital 257,600
Paid-up Capital 64,400

JAMES INNES, M.P., Pres. CHR. KUMPF, Vice-Pres.
THOS. HILLIARD, Managing Director.
CHAS. A. WINTER, Supt. of Agencies.

Policies unrestricted as to travel or occupation. First Canadian company to give patrons benefit of Extension Clause, and only company giving equal privileges and rates to ladies.

A few more good Agents wanted.

United Fire Insurance Company, Ltd., of MANCHESTER, Eng.

This Company, in addition to its own funds, has the security of those of The Palatine Insurance Co. of England, the combined assets being as follows:

Capital Subscribed \$5,550,000
Capital Paid-up in Cash 1,250,000
Funds in Hand exceed 2,750,000
Deposit with Dominion Government for protection of Canadian Policy-holders 204,100

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JOS. B. REED, Toronto Agent. T. H. HUDSON, Resident Man.
Nova Scotia Branch—Head Office, Halifax, Alf. Shortt, Gen'l Agent. New Brunswick Branch—Head Office, St. John, H. Chubb & Co., Gen'l Agents. Manitoba Branch—Head Office, Winnipeg, G. W. Girdlestone, Gen'l Agent.

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Business done on the Cash and Premium Note System.
JAMES GOLDIE, President. CHAS. DAVIDSON, Secretary.
Head Office, - - - - - Guelph, Ont.
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Toronto St., TORONTO

The LONDON Life INSURANCE COMPANY.

HEAD OFFICE, LONDON, ONT.
Authorized Capital \$225,000
Government Deposit 60,000

JOHN McCLARY, President. | A. O. JEFFERY, Vice-Pres.

Have you seen the **Guaranteed 5% Income Bond** issued by this Company? Nothing more desirable has as yet been devised.

For full particulars as to any of the Company's plans of insurance, or for agency in unrepresented districts, write or apply to

JOHN G. RICHTER, Manager.

PROVIDENT SAVINGS LIFE ASSURANCE SOC'Y OF NEW YORK

SHEPPARD HOMANS - - - President.
Nineteenth Annual Statement for the Year ending 31st December, 1893.

Income \$ 2,149,859 61
Paid Policy-holders 1,333,783 25
Total Expenses of Management 442,767 61
Gross Assets 1,516,271 82
Liabilities, Actuaries' 4% Valuation 801,945 77
Surplus, Actuaries' 4% 714,326 05
Policies issued in 1893 23,669,308 00
Policies in force December 31st, 1893 83,101,434 00
\$50,000 deposited with the Dominion Gov't.

ACTIVE AGENTS WANTED.
R. H. MATSON, General Manager for Canada.
Head Office, 37 Yonge St., Toronto.

The "Gore" Fire Insurance Company

Head Office: Galt
CASH ASSETS \$151,337
TOTAL ASSETS 341,282

Both Cash and Mutual Plans. During 1891 and 1892 refunded 20% of all members' premiums.

PRESIDENT, - - - - - Hon. JAMES YOUNG,
VICE-PRESIDENT, - - - - - A. WARNOCK, Esq.
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THE o o o Canada Accident Assurance Co.

1740 Notre Dame Street
o o MONTREAL o o

A Canadian Company
For Canadian Business

LYNN T. LEET, Mgr. for Canada.

JOHN GOUINLOCK, Chief Agent for Ontario, 40 Toronto Street, Toronto.

Phoenix Fire Assurance Co.

Established 1782. Of London, Eng.

LEWIS MOFFATT & CO., Agents for Toronto and District.
PATERSON & SON, General Agents for Dominion Montreal, Que.

The Peoples Life Insurance Co.

Incorporated by special Act of the Legislature of Ontario.

Agents Wanted

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SEE THE UNCONDITIONAL NEW o o o Accumulative Policy

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Confederation Life Association

TORONTO, ONTARIO,

It is a simple promise to pay the sum insured, in the event of death.
It is absolutely free from all restrictions as to residence, travel and occupation.
It is entirely void of all conditions save the payment of premium.
It provides for the payment of the claim immediately upon proof of death.
It offers six modes of settlement at the end of the Dividend Period.
It is absolutely and automatically non-forfeitable after two years, the insured being entitled to
(a) **Extended insurance**, without application, for the full amount of the policy, for the further period of time definitely set forth in the policy, or on surrender, to a
(b) **Paid up policy**, the amount of which is written in the policy, or after five years to a
(c) **Cash value**, as guaranteed in the policy.
Full information furnished on application to the Head Office or to any of the Company's Agents.
W. C. MACDONALD, Actuary. **J. K. MACDONALD, Managing Director**