

net, f.o.b. Cream tartar has advanced to 72s. to 73s. 6d. per cwt., less 2½ per cent. on spot, or 73s. per cwt. net, c.i.f. to Halifax, N.S. Oils.—Castor oil is dull at 2d. per lb. for Calcutta or French. Palm easier at £18 15s. per ton for Bonny. Lagos £20, less 2½ per cent. Freight are practically unaltered. Groceries.—Montreal, 7s. 6d.; Toronto, 16s. to 17s. 6d.; Hamilton, 16s. 6d. to 18s. 6d. Chemicals.—Montreal, 8s. 6d. to 10s.; Toronto, 17s. to 18s. 6d.; Hamilton, 17s. 6d. to 20s. Oils.—Montreal, 10s. to 17s. 6d.; Toronto, 18s. 6d. to 22s. 6d.; Hamilton, 20s. to 22s. 6d."

THE BRITISH WOOD TRADE.

The monthly circular of Messrs. Farnworth & Jardine, dated Liverpool, 1st August, 1895, says "that the arrivals from British North America during July were 46 vessels, 44,260 tons, against 47 vessels, 44,911 tons during the corresponding month last year, and the aggregate tonnage to this date from all places during the years 1893, 1894 and 1895 has been 170,044, 184,061 and 189,217 tons respectively at that port. The business during the month shows a slight improvement, although no advance in value to report. Imports have been moderate, the deliveries fair, but stocks are all ample; in a few articles too heavy. We append particulars:

"CANADIAN WOODS.—Both Waney and Square have been imported very moderately; the arrivals are chiefly going direct into consumption, and the stock is moderate; prices are steady without change. *Red Pine*: Several parcels of special sizes have been imported on contract, for which there is a fair enquiry; ordinary wood is almost unsaleable. *Oak*: There has been rather more enquiry for first class wood for railway work, but it is difficult to realize cost of importation, and the stock is sufficient. Ash still comes forward too freely; the deliveries have been fair, but recent sales have been at lower rates. Elm has been imported moderately; there is more enquiry, and prices are firm. *Pine Deals*: Although the import is less than the same month last year it has been too heavy; values are difficult to maintain, and recent sales have been at lower rates; the stock is too heavy.

"NEW BRUNSWICK AND NOVA SCOTIA SPRUCE AND PINE DEALS.—Spruce deals have been imported freely, viz., 13,439 standards, against 12,746 standards same month last year; the deliveries, however, have been satisfactory, viz., 11,630 standards, against 11,364 standards same time last year; there is no improvement in values to report, but prices are steady; there have been no sales of pine deals.

"BIRCH.—Logs have been imported moderately, the demand continues fair, and the stock is now moderate. Planks have come forward more freely, but recent sales show a slight improvement in value; the stock of inferior planks is still too heavy.

"UNITED STATES OAK.—One parcel has arrived by steamer from New Orleans, which is moving off fairly well; the stock, however, is still too heavy. Of planks, the import, which includes several large shipments from New Orleans, has been about an average, but on account of continued dullness in this business, the consumption has been disappointing, and stocks, although not excessive, are sufficient for the demand.

"PITCH PINE.—The arrivals during the past month have been 8 vessels, 10,942 tons, against 8 vessels, 9,370 tons during the same time last year. Of hewn there have been two parcels from Ship Island and Apalachicola, consisting of 698 logs; the consumption and import for the month have both been in excess of last year, leaving stock practically the same; values are unchanged. Of sawn the arrivals have been 19,680 logs from various ports; the consumption has been good, though in consequence of the large import, stocks have accumulated, and are much too heavy, and prices show no improvement. Planks and boards have again come forward freely, and though the consumption has been good, stocks, already too heavy, have slightly increased.

"SEQUOIA (CALIFORNIAN REDWOOD).—The stock here is large, consisting chiefly of an entire cargo recently landed; buyers' ideas are very low, but there have been no recent sales.

"BRITISH COLUMBIAN AND OREGON PINE.—There have been no arrivals, the demand continues dull, and the stock is still too heavy; there is no change in value to report.

"UNITED STATES STAVES.—The arrivals

have again been on a fairly large scale; the demand, however, has somewhat improved, and the prices have a slightly upward tendency; stocks are ample.

"BALTIC AND EUROPEAN WOODS.—The arrivals during the past month have been 28 vessels, 15,146 tons, against 19 vessels, 10,724 tons, during the like time last year. Of fir timber there have been no arrivals, the deliveries have been on an improved scale, but the stock is still too heavy; there is no change in value to report. Red and white deals have been imported more moderately; there is no change in value to report; the stock is still too heavy. *Flooring Boards*.—Imports have been moderate and the deliveries fair; the stock amounts to 3,368 standards. Importers are asking advanced prices, but so far have met with little response from buyers.

"EAST INDIA TEAK AND GREENHEART.—Of teak both logs and planks have been imported in excess of the demand; recent sales are at lower rates, and importers have yarded freely; the stock is now too excessive. *Greenheart*.—There are no arrivals to report last month, and owing to a good consumption we are left with lighter stocks; prices remain unchanged."

LIVERPOOL PRICES.

Liverpool, Aug. 8, 12.30 p.m.

	s.	d.
Wheat, Spring	5	8½
Red, Winter	5	3
No. 1 Cal	5	2½
Corn	4	3½
Peas	5	1½
Lard	32	9
Pork	37	6
Bacon, heavy	32	0
Bacon, light	33	0
Tallow	34	6
Cheese, new white	38	6
Cheese, new colored	38	6

New York Life

Insurance Company

January 1, 1895

ASSETS	\$162,011,770 93
Liabilities, including the Reserve on all existing Policies (4 per cent. Standard) ..	\$141,762,463 20
Total Undivided Surplus ..	20,249,307 73
Income ..	36,483,313 53
New Ins. written in 1894 ..	200,086,248 00
Outstanding Insurance	813,294,160 00

Instalment Policies are only included at the amounts payable immediately at death, or end of Endowment Period.

JOHN A. McCALL, President.
HENRY TUCK, Vice-President.

WELLINGTON MUTUAL

FIRE INSURANCE CO.

Business done on the Cash and Premium Note System.

JAMES GOLDIE, CHAS. DAVIDSON,
President. Secretary.

Head Office, - - - - - Guelph, Ont.
HERBERT A. SHAW, Agent
Toronto St., TORONTO

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.

THE o o o

Canada Accident Assurance Co.

No. 20 St. Alexis St., cor. Notre Dame,
MONTREAL.

A Canadian Company for
Canadian Business

T. H. HUDSON, Manager for Canada.

JOHN GOINLOCK, 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.

Provident Savings Life

Assurance Society of New York

Established 1875

CHAS. E. WILLARD, President.

Income in 1894	\$ 2,249,398 12
Assets December 31st, 1894	1,787,181 85
Liabilities, Actuaries' 4% Valuation	960,930 53
Surplus, Actuaries' 4%	826,251 32
Policies issued in 1894	22,114,526 00

Active Agents wanted in every county in the
Dominion of Canada.

SEE THE Unconditional

NEW o o o Accumulative Policy

ISSUED BY THE

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