

Except in specialties and holiday goods there has been but very limited movement, and in these lines trade this year is not up to the average of that a year ago. Skates, with the increasing popularity of hockey, are in good demand. Sleigh-bells have been quiet, and they could not be otherwise with the present lack of snow and wintry weather. Shipments of heavy hardware are light, and we note few changes in price. Cut nails have been held firm at a basis of \$1.75 f.o.b., Toronto. Very few car-load orders are being booked for cut nails, and little improvement can be looked for until the new year has been partially spent. The hardware associations are still in session; however nothing is reported as to changes in values. The metal trade shows lighter movement, and about the only metals showing signs of activity are galvanized and black iron. Import orders are being freely booked for galvanized iron, tin plate and window glass.

**HIDES AND SKINS.**—The local market is firm, although the advancing season is bringing about an increased slaughter of cattle and larger take-off of hides. The strength comes from Chicago. The *Review* in its market edition on Saturday says: "The advanced prices noted in our last have been established by transactions. There is no escaping from the logic of events, and tanners may as well realize that the market has, for the time being, gotten entirely away from them. There are times when all signs fail and this is one of them. Many of the shrewdest observers have hoped against hope that the entry of cattle would become larger as the winter advanced, but for some reason the animals don't come. This week the total receipts will be only a little more than 60,000 and the slaughter a good deal less than that." The local demand is picking up a little; tanners at last, apparently, have come to the conclusion that prices of leather must be advanced or the tanneries closed up. In the middle of the month an advance of 5c. was made in the price of sheepskins, and they now stand at 65c. Although this is a low price—last year's quotation on a similar date was 75c., and was then considered very low—under present market conditions they are worth no more. There is some accumulation of stock reported throughout the country. Calfskins are quiet with little or nothing doing. Tallow is weak, merchants paying 5½c. and selling at 6c.; the supply has increased during the last week.

**LEATHER.**—There is more confidence in the market and dealers are talking of nothing but higher prices. But there is more than talk in the market. We learn of a tanner who has had the courage to decline a large transaction on the basis of former prices. Such actions as this are alone sufficient to raise the market from the low level to which it has sunk. So soon as the demand for spring cutting sets in with any degree of activity, we may confidently look for higher values. Some shipments of sole are being prepared for export.

**PROVISIONS.**—The outward movement of trade is slow and inactive. The dullness continues in butter; rolls are selling at 15c. and choice tubs at 16c., while medium and low grade qualities are neglected, with prices nominal. An easier feeling exists in the local cheese market, the consumptive demand being weak. Quotations of hog products are nominal. Chicago is reported dull and easy. Dressed hogs are selling at \$5.00 to 5.20. A quiet trade is doing in eggs; pickled are quoted at 12½c.; held and cold storage, 14 to 15c., and fresh at 18c. Strictly new laid eggs are difficult to obtain and bring high prices. Poultry is, of course, receiving good attention, and offerings are large. Quotations are: Turkeys, 8 to 8½c.; chickens, 35 to 40c.; geese, 6½c.; ducks, 40 to 45c.

**SEEDS.**—Trade is more active; alsike is being delivered freely, and the market, in consequence, shows easier tendencies, although no change has been made in values. Merchants, however,

predict that prices must decline if the export demand does not increase. Prices of red clover continue steady with deliveries moderately large. In timothy there is nothing of special interest to note.

## 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

Head Office for Canada—1740 Notre Dame St., Montreal

J. A. ROBERTSON, Supt. of Agencies  
JOS. B. REED, T. H. HUDSON,  
Toronto Agent. 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 Agt.

## 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.

## 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.....341,283

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

PRESIDENT, - - - Hon. JAMES YOUNG,  
VICE-PRESIDENT, - - - A. WARNOCK, Esq.

R. S. STRONG, Manager, Galt.

## 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

## Phoenix Fire Assurance Co. Of London, Eng.

Established 1782.

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

In districts now unrepresented. For terms and particulars apply to Head Office of the Company, 78 Victoria St., Toronto.

## 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

## LIVERPOOL PRICES.

Liverpool, Dec. 20, 12.30 p.m.

Wheat, Spring	s. d
Red, Winter	5 3
No. 1 Cal	4 16
Corn	5 3
Peas	4 10 3
Lard	36 3
Pork	60 0
Bacon, heavy	33 6
Bacon, light	32 0
Tallow	50 6
Cheese, new white	80 6
Cheese, new colored	80 6