

How to Avoid Loss.

Have you ever known of families left well provided for, who a few years later were almost penniless? In some cases the widow was persuaded to invest in lots in a well boomed town, in others in the stock of some mining or other joint-stock company. Sometimes a friend (?) was kind enough to offer the widow an interest in a business which was certain to net a profit of 50% per annum, but which instead resulted in a loss of 100%, including the widow's capital. It is a good thing to leave a large sum of ready money to your wife, but it is much better to leave her an annuity of say \$500 or \$1,000 per year for 20 years or during her life time, if she should live longer. You then make an absolute provision which she cannot lose. This form of insurance is given by the **Manufacturers Life Insurance Compy, Toronto.** A post-card will bring particulars.

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Capital Subscribed, \$500,000

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W.M. GREENWOOD BROWN, Gen'l Manager.

MONTREAL MARKETS.

Montreal, Oct. 17, 1900.

ASHES.—The market is barely as strong as it was, but receipts are very limited, with practically no stock in store, and quotations are fairly steady at about \$5.20 for first quality of pots; seconds, \$4.85 to \$4.90; pearls, about \$6.50. Any marked increase of receipts would lead to lower quotations.

CEMENTS AND FIREBRICKS.—Trading in cements continues of moderate character, no large transactions are passing, but a fair aggregate of car and small lots is reported. Values hold steadily at quotations as below: Belgian, \$1.90 to \$2.10; English, \$2.30 to \$2.40; German, \$2.45 to \$2.55; firebricks, \$18 to \$24 per thousand.

BOOTS AND SHOES.—Spring orders from travellers at far Eastern and Western points are reported to be of satisfactory character; and though more central districts have not yet been covered, the prospects there are considered good. There have been reports of prospective labor troubles in this line, as the various unions have been making fresh demands, which the factory proprietors are not disposed to concede, and they have recently had a meeting in order to agree on some concerted plan of action in case of a general strike.

DAIRY PRODUCTS.—Cheese exports for the past week were not so large as usual, figuring at 39,435 boxes, as against 67,981 boxes for the same period of 1899, but the aggregate of shipments for the season is still materially in excess of last year, the totals being 1,704,323 boxes, as compared with 1,580,378 boxes a year ago. Since last week the market has firmed up several points, owing to the keener competition among buyers, and we quote fine westerns, 11 3/4 to 11 3/8c; townships, 11 1/4 to 11 3/8c; Quebec, 11 to 11 1/4c. Best grades of butter seem none too plentiful, and prices are a shade stronger, fine creamery being quoted at 20 1/2 to 20 3/4c; seconds, 19 1/2c. Exports last week were 9,325 packages.

GROCERIES.—Reports as to the volume of trade continue of a satisfactory character. As regards values little recent change is to be reported. Sugars continue stationary at the marked decline of two weeks ago, factory quotations being \$5 for standard granulated, with yellows ranging from \$4.20 to \$4.80. Refiners report a very fair demand for the season. Molasses is in more request, as is usual at this season, and jobbing quotations are steady at 40 to 41c. for Barbadoes in puncheons. New pack of salmon is very scarce, some canners not being able to fill much more than 10 per cent. of their contracts, and \$6.75 to \$7 a case is being asked for red sockeye in a jobbing way. New corn is quoted at 80c., and new tomatoes at 85 to 87 1/2c. Dried fruits keep quite as firm as last noted. The "Escaiona," the first direct steamer, is now in port discharging a full cargo, and the Valencia raisins are opening up well. The "Bellona," the second and last fruit steamer, left Malaga, her last port of call, on the 14th, and as she has cargo for Halifax, it will probably be over three weeks before she gets here. Teas are inactive, jobbers apparently holding off buying, but importers show no disposition to concede, and claim that any fair demand will likely stiffen prices, as stocks are really in moderate compass, more especially Japans.

HIDES.—Last week's comments will exactly fit at date, and no change of any kind is to be noted in either prices, or the general situation.

LEATHER.—The demand from boot and shoe manufacturers is still of but moderate extent in general lines of black leathers and sole, though one or two considerable sales of dongolas are reported. Leather jobbers doing business with

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