

up to normal. There is little worth of special comment, however. Prices continue steady. Camphor and carbolic acid are advancing. The vegetable drugs, many of them, seem to be on the scarce side. Opium, however, is dull, in spite of unsatisfactory crop reports. Menthol is weaker. Considerable strength still exists in the quinine market, though, as there is another important bark sale in Amsterdam on the 15th, it is not probable there will be any price changes until the results of that are known.

**Dry Goods.**—Cotton goods are even firmer than they were, in sympathy with the renewed bullish conditions in the market for raw material. Staple woollens are exceedingly firm, and raw wool higher-priced than ever. The colder weather gave a needed impetus to the demand for underwear, blankets, and heavier goods generally. The Christmas trade promises to be highly satisfactory and already there is a good enquiry for fancy articles, handkerchiefs, umbrellas and other goods suitable for presentation purposes. As to the spring trade which is already beginning to cut some figure, the indications are all good.

**Flour and Grain.**—Little business is being done in flour, millers considering the prices offered too low in comparison with the cost of grain. The quotation on ninety per cent. patents is \$4.25 to \$4.45 in buyers' bags, eastern or middle freights. Wheat is 1 to 2c. lower, and dull at the decline, the millers considering prices prevailing too high for Ontario wheat. Barley is unchanged. Oats are also unchanged, though still firm. Peas and rye are a cent higher. Oatmeal is easy, though no further decline has taken place. Bran and shorts are in average demand, with no special feature.

**Hides, Skins and Leather.**—Values for hides are about the same as last week, and are likely to remain so as long as the quality keeps fair, which does not usually happen after winter sets in. Calf and lambskins are firm. Tallow also is firm. Leather keeps up and a fairly good business is being done.

**Groceries.**—No further changes in sugar have taken place this week, but the market retains its firmness. General trade continues good, and is likely to remain so, as far as present indications point, until after the Christmas holidays. In teas, trade keeps dull, but coffees are quite active still. Canned goods are firm, as before stated. Dried fruits are moving briskly.

**Provisions.**—Creamery has been not quite so plentiful this week, but no change is noted in price, as other lines are quite abundant. Cheese is very firm. Eggs have advanced a little owing to the cold snap, which stopped laying to some extent. Turkeys are in keen demand, and the price for young ones is 13c., or a little more. Old fetch 10 to 11c. Ducks and venison are both rather scarce. Chickens are steady.

**Wool.**—No change has occurred in the situation since last reported, and practically no business at all is being transacted.

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## RECORD FOR 1903.

Policies Issued and Taken '03..\$4,278,850	Interest Earned, 1903.....\$110,428
" " " " '02.. 3,098,450	" " " " 1902..... 84,676
<b>INCREASE 38%</b>	<b>\$1,180,400</b>
Business in Force Dec. 31, '03..\$18,023,639	Surplus to Policy-holders, 1903....\$473,963
" " " " '02.. 15,289,547	" " " " 1902.... 226,508
<b>INCREASE 18%</b>	<b>\$2,734,092</b>
	<b>INCREASE 109%</b>
	<b>\$247,455</b>

**Average Interest Earned, SEVEN per Cent.**

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