

tinguished by a fair degree of activity, and the export demand is very satisfactory. Sole is in especially good demand.

PROVISIONS.—Supplies of butter continue large, with a slack demand. Dairy choice, is quoted at 16 to 17c.; while for inferior there is practically no request. Cheese is dull and easy. There are large offerings of eggs, and the market is

easy, though the demand is quite brisk. Poultry, good stock, is in fair demand. Hops are steady. Dressed hogs are firm at \$8 or a little over, and hog products are selling freely.

WOOL.—The increased demand in the American eastern markets has brought about a better tone here; but prices have not advanced and no business is so far being transacted.

THE CHEMICAL MARKET.

Messrs. S. W. Royse & Co., speaking of the Manchester market, say that dullness prevails in the chemical trade; there appears to be little expectation of any early improvement, and new business continues to be mostly of a hand to mouth description. In heavy alkalies some decline is latterly noticeable. Bleaching powder is easier and is weak, and some re-sale parcels are offering at considerably under makers' prices. Caustic soda, although nominally unchanged in value, is more plentiful and has an easier tone. Ammonia alkali is unchanged, and soda crystals and bicarbonate are steady. Chlorates of potash are easier. The state of trade in the tar products branch is not satisfactory. Crude carbolic acid is barely steady, though moderate quantities have been selling at somewhat reduced prices. Pitch is steady, but not much doing. Creosote is rather more active; prices, however, remain very low. Tartaric acid is very firm.

In Baltimore, the ammonia market during the past month has been very firm. There has been an active demand from both east and south. Stocks in the best are light, and for prompt and nearby shipment extreme prices are being asked; for futures, when offered, bids have been much below current figures. There have been sales of contracts, May to October, on basis of \$2.20 and 10 basis, Baltimore, but the western market is almost bare of material at present. Large users of ammoniates disclaim interest in futures at anything higher than moderate prices. The fish catch will shortly become an item in the question of prices for ammoniates over the next six months. The H. White & Co., Baltimore, quote prices as follows:

Crushed tankage, 10½ per cent. and 15 per cent., \$23.50 to \$24 per ton, f.o.b., Chicago.

Crushed tankage, 10 per cent., \$22 to \$22.50 per ton, f.o.b., Chicago.

Crushed tankage, 6 per cent. and 25 per cent., \$14.50 to \$15 per ton, f.o.b., Chicago.

Concentrated tankage, \$2.10 per unit, f.o.b., Chicago.

Ground blood, \$2.17½ to \$2.20 per unit, f.o.b., Chicago.

Hoof meal, \$2.10 per unit, f.o.b., Chicago.

Crushed tankage, 9 per cent. and 20 per cent., \$2.40 per unit, c.a.f., Baltimore; prompt shipment.

Suphate of ammonia, foreign, \$2.70 to \$2.72½, c.l.f., Baltimore and New York. Domestic, \$2.75, f.o.b., Boston.

—In his attitude toward the daily press, Lord Kelvin presents a curious contrast to some other well-known men. To an interviewer, who asked him whether he read a great deal, Lord Kelvin, a little while ago, made the rather startling reply that he had not read a book for thirty years. "I read nothing but the daily papers. Well, perhaps that is an overstatement; it may not be thirty years, but it is a long time. Of course, I am continually referring to books, but I have not the time for steady reading, except the daily papers, and I feel especially bound in crises of our history to study the course of events." Compare this with Mr. Balfour's statement: "I never read the papers!"

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Increase in Interest Income, 11½%
Increase in Total Income, 45½%
Increase in Total Insurance in force, 21½%
Decrease in percentage of expenses to Premium Income, 16¾%
Decrease in percentage of expenses to Total Income, 10¾%

The Interest Income alone since the company started business has more than paid all death