

HAY AND STRAW.—Hay has not been so plentiful on the market this week, owing partly to the dull and ultimately to the wet weather. Still there is sufficient for demands, with prices if anything weaker, ruling from \$9 to 11 per ton for the best timothy, the latter figure seldom reached. Mixed hay is selling at \$7 to 9 according to quality, and straw is cheaper, ruling from \$8 to 9 per ton for best.

LEATHER.—The volume of business is not so large as it recently was; the lull is claimed to be caused by cutters not being in the market, as they are now busy getting spring samples ready, and this sort of slackness between seasons will hold good for the next fortnight. Stocks of all heavy grades of leather are in small compass, and we hear of no accumulations in the higher grades. Prices are being well maintained, and no alterations have to be made in our quotations.

PROVISIONS.—The trade in dairy produce is quiet; butter is coming in pretty freely from the country and selling as before at 14 to 15c. per lb. for good to choice in tubs; rolls, 14c.; medium butter inactive, and common totally neglected. Cheese steady at unchanged prices. In hog products prices are unaltered; we quote as follows: long clear bacon 8½ to 8¾ per lb.; rolls 10c., backs 10c., breakfast bacon 11c., hams 13c., and still continue scarce; lard unchanged, selling at 9 to 9½c.; eggs are scarce and command 19 to 20c. per dozen. Some large shipments of eggs have been made this week by the Allan line at Montreal for the London markets. Evaporated apples are dearer and now quoted at 13½ to 15c. per lb.; dried apples, 7½ to 8c., and very few on the market.

WOOL.—There is little or next to nothing doing in fleece wools, prices are unchanged; in pulled wools the enquiries from the mills are very light, but there is no disposition to lower prices.

88, 90, 92 and 94 Rideau, 15 to 23 Mesgrove and 186 Sparks Street, Ottawa.

S. & H. BORBRIDGE,
WHOLESALE AND RETAIL DEALERS IN
LEATHER,
SADDLERY-HARDWARE,
ROBES & WHIPS.

Also manufacturers of Saddles, Harness, Trunks, Valises, Bags, Satchels, Horse Blankets, Beef and Deer Skin Moccasins.

MY BUSINESS IS TO HELP BUSINESS MEN TO TAKE PROPER CARE OF THEIR AFFAIRS. STRICT CONFIDENCE OBSERVED.

A. C. NEFF.

Chartered Accountant, Assignee, Auditor and Adjuster.
60 YONGE ST. TORONTO.

THE
Ontario and Quebec
RAILWAY COMPANY.

The half-yearly interest due on the First of December next on the 5 per cent. debenture stock of this Company will be paid at the office of Messrs. Morton, Rose & Co., Bartholomew House, London, Eng.; on and after that date to holders on the Register on the 30th instant.

Interest for the same period on the common stock of the Company at the rate of 6 per cent. per annum will be paid on and after the same date at the Bank of Montreal, Montreal, or at the office of Messrs. Morton, Rose & Co., London, Eng., at the option of the holder, to shareholders on the Register on the 30th instant.

Warrants for these payments will be remitted to the registered holders.

The Debenture Stock Transfer Books will close in London and Montreal on the 30th instant, and the Common Stock Transfer Book will close in Montreal on the same day.

The books at both places will be re-opened on 2nd December.

By Order of the Board,

CHARLES DRINKWATER, Secretary.

Montreal, October 16th, 1890.

Confederation Life

ORGANIZED 1871.

HEAD OFFICE, TORONTO.

REMEMBER, AFTER THREE YEARS

POLICIES ARE INCONTESTABLE,

Free from all Restrictions as to Residence, Travel, or Occupation. Paid-up Policy and Cash Surrender Value Guaranteed in each policy.

THE NEW ANNUITY ENDOWMENT POLICY

AFFORDS ABSOLUTE PROTECTION AGAINST

EARLY DEATH.

Provides an INCOME in old age, and is a GOOD INVESTMENT.

Policies are non-forfeitable after the payment of Two Full Annual Premiums. Profits, which are unexcelled by any Company doing business in Canada, are allocated every five years from the issue of the Policy, or at longer periods as may be selected by the insured.

Profits so Allocated are Absolute, and not Liable to be Reduced or Recalled at any future time under any circumstances.

Participating Policy Holders are entitled to not less than 90 per cent. of the Profits earned in their Class, and for the past Seven years have actually received 95 per Cent. of the Profits so earned.

W. C. MACDONALD,
Actuary.

J. K. MACDONALD,
Managing Director

Cheaper than Society Insurance.

For 24 years past the old **ÆTNA LIFE INSURANCE COMPANY**, in addition to its popular ENDOWMENT INVESTMENT Plans, has been giving Common Life Insurance at a Very Low Cost, upon its Copyrighted Renewable Term Plan.

Below will be found the Annual Premiums, followed by a Statement of the Results to the Survivors during the past Ten Years. Compare the Cost shown in Section 4, with the Assessments made upon persons of the same age who belong to the various Assessment Societies, whether of the business or fraternal varieties.

FOR EACH \$1,000 OF INSURANCE

1				2		3		4	
Annual Premium, including Medical Fee, Admission Fee, & Annual Expense Charge, all in one sum.				Accumulated fund at end of 10th year to Cr. of each Policy, available to renew this, or pay for another Policy.		BALANCE, Divided into ten parts, showing Annual Total Cost.		Allow \$4.00 in place of the Annual Dues and Admission Fees usually collected, and the Net Cost, yearly, was:	
Age	\$ c.	Age	\$ c.	Age	\$ c.	Age	\$ c.	Age	\$ c.
16	11 09	25	17 36	16	85 91	25	78 86	16	7 57
20	11 09	30	18 00	20	85 91	30	83 30	20	7 57
21	11 37	37	18 68	21	87 40	37	87 50	21	7 53
22	11 65	38	19 41	22	89 60	38	92 30	22	7 70
23	11 97	39	20 19	23	91 60	39	95 85	23	7 80
24	12 29	40	21 02	24	93 70	40	101 36	24	7 90
25	12 64	41	21 91	25	95 85	41	105 99	25	8 06
26	13 00	42	22 85	26	98 00	42	110 45	26	8 15
27	13 38	43	23 85	27	100 15	43	115 06	27	8 25
28	13 79	44	24 97	28	102 30	44	119 70	28	8 35
29	14 21	45	26 14	29	104 45	45	124 30	29	8 45
30	14 67	46	27 30	30	106 60	46	129 00	30	8 50
31	15 14	47	28 51	31	108 75	47	133 75	31	8 60
32	15 65	48	30 10	32	110 90	48	138 55	32	8 70
33	16 19	49	31 59	33	113 00	49	143 85	33	8 80
34	16 75	50	33 17	34	115 00	50	148 20	34	8 95

EXPLANATION OF TABLE.

The Rates shown in No. 1 remain fixed at the age of entry for Ten Years. If the Accumulated Fund (2) is sufficient, (as for 24 years past it has been,) all policies on these Rates will be RENEWED ANOTHER TEN YEARS, as the close of each ten years is reached, without increase of the original rate. At the age of 70, or later, the party's entire Accumulated Fund may be drawn out in CASH, (or two-thirds at an earlier age), as a Surrender Value, or the Insurance may then be renewed for life.

No. 2 shows the Fund belonging to the age opposite it, available as Cash, without medical re-examination, toward taking an Endowment or other Policy of equal amount, or securing a renewal on the same plan, at the Original Rate, for Another Ten Years.

No. 3 shows the Balance, or Entire Annual Cost, the Past Ten Years, expenses and all.

No. 4 shows the resulting Net Cost, or annual assessment of the past ten years in the ÆTNA, on this plan, after allowing \$4.00 off No. 3, as an equivalent of the \$8.00 or \$11.00 Admission Fee, and \$3.00 annual Expense Charge, found necessary in assessment societies.

For further information, apply to an Agent of the Company, or to

W. H. ORR, & SONS, Managers, Toronto.



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STOVES

And you will Control the Trade of your Town.

OUR STOVES ARE KNOWN FROM THE ATLANTIC TO THE PACIFIC.

Coal Hods, Stove Boards, Elbows, Lanterns, Fire Shovels.

If you have not received a copy of our new catalogues of STOVES, FURNACES and TINWARE, please write to our nearest house.

Consolidating your trade will save time, freight and money. We supply everything used in the Stove and Tinware Trade.

McCLARY MANUFACTURING COMPANY.

London. Toronto. Montreal. Winnipeg.