

[CHAPTER 13.]

HANDSOME PROFITS !

No Life Insurance Company offers to the public a lower level rate (without profits) on all plans of insurance than does the well-known Travelers, of Hartford.

To illustrate the advantage of putting faith in the **ÆTNA LIFE** Insurance Co. for a profitable return upon the money invested, we use the case of a gentleman who took \$20,000 of Endowment Insurance in the **ÆTNA LIFE** in 1875, and had his premiums handsomely reduced by Annual Cash Profits all the way through.

Opposite each year we place the rate charged by the Travelers for the same amount of Endowment on the same age. Notice that though the **ÆTNA'S** rate is about \$100.00 higher at first, it becomes lower after two years, and remains lower to the end. The total difference is striking.

Ætina Life Office, - 9 Toronto St.
W. H. ORR & SONS, Managers.

ÆTNA LIFE AND TRAVELERS.					
\$20,000—20-Year Endowment—Age 30					
ÆTNA LIFE,			TRAVELERS.		
Dividend.	Net Payment.	Year.	Dividend.	Net Payment.	
	\$923 30	1875	None.	\$824 00	
\$ 70 86	852 44	1876	"	824 00	
103 90	819 40	1877	"	824 00	
116 98	806 32	1878	"	824 00	
140 42	782 88	1879	"	824 00	
154 68	768 62	1880	"	824 00	
169 60	753 70	1881	"	824 00	
185 18	738 12	1882	"	824 00	
201 48	721 84	1883	"	824 00	
218 54	704 76	1884	"	824 00	
236 40	686 90	1885	"	824 00	
255 12	668 18	1886	"	824 00	
274 72	648 58	1887	"	824 00	
295 22	628 08	1888	"	824 00	
316 76	606 54	1889	"	824 00	
339 34	583 96	1890	"	824 00	
363 04	560 36	1891	"	824 00	
387 94	535 88	1892	"	824 00	
414 10	509 20	1893	"	824 00	
441 60	481 70	1894	"	824 00	
Total in 20 Years.	\$13,780 14			\$16,480 00	
Dividend in 1895,	470 60		None.		
	\$13,309 54			\$16,480 00	

Difference in the **Ætina LIFE's** favor, **\$3,170.46**, besides a large additional amount in interest upon the annual differences.

\$18.50; Shotts, \$18.25 to 18.50; Cranbroe, \$18.50 to 19.00, ex-store; Siemens pig No. 1, \$16.50 to 16.75; Ferrona, No. 1, \$16.50 to 16.75; Hamilton No. 1, \$18.50; No. 2, ditto, \$18.00; machinery scrap, \$15.00; common do., \$12.00 to 13.00; bar iron, Canadian, \$1.40 to 1.45; British, \$2.00 to 2.15; best refined, \$2.40; Low Moor, \$5.00; Canada plates—Pontypool, or equal, \$2.40, 52 sheets to box; 60 sheets \$2.50; 75 sheets \$2.60; all polished Canadas, \$2.60; Terne roofing plate, 20x28, \$5.75 to 6.00; Black sheet iron, No. 28, \$2.25 to 2.30; No. 26, \$2.15 to 2.20; No. 24, \$2.05 to 2.10; Nos. 17 to 20, \$2; No. 16 and heavier, \$2.30; tin plates—Bradley charcoal, \$5.60 to 5.70; charcoal, I. C., Alloway, \$3.15 to 3.25; do., I. X., \$3.80 to 3.90; P. D. Crown, I. C., \$3.60 to 3.75; do., I. X., \$4.50; Coke I. C., \$2.80 to \$3.00; coke, wasters, \$2.70; galvanized sheets, No. 28, ordinary brands, \$4.25; No. 26, \$4.00; No. 24, \$3.75 in case lots; Morewood, \$5.00 to 5.10; tinned sheets, coke, No. 24, 5½c.; No. 26, 6c.; the usual extra for large sizes. Canadian bands, per 100 lbs., \$1.75; English ditto, \$2; hoops, \$2.15. Steel boiler plate, ½ inch and upwards, \$1.85 to 1.90 for Dalzell, and equal; ditto three-sixteenths inch, \$2.50; tank iron, ½ inch, \$1.50; three-sixteenths do., \$2.00; tank steel, \$1.75; heads, seven-sixteenths and upwards, \$2.45 to 2.50; Russian sheet iron 9c.; lead, per 100 lbs., pig, \$3.10 to 3.15; sheet, \$4 to 4.25; shot, \$6 to 6.50; best cast-steel, 8 to 10c.; toe calk, \$2.25; spring, \$2.50; sleigh shoe, \$1.85; tire, \$1.90; round machinery steel \$2.25; ingot tin, 15c. for L. & F.; Straits, 14½c.; bar tin, 16½ to 17c.; ingot copper, 11 to 12c.; sheet zinc, \$5.00 to \$5.25; Silesian spelter, \$4.50; Veille Montagne spelter, \$4.75; American spelter, \$4.50; antimony, 8½ to 9c.; bright iron wires Nos. 0 to 8, \$2.60 per 100 lbs.; annealed and oiled do., w. 2.65; galvanized, \$3.15; the trade discount on wire is 20 per cent. Barb and twisted wire and staples, \$3 per hundred for Quebec province, eight paid on half-ton lots; for Ontario points, \$2.85, freight paid up to 25c. per hundred.

* Wool.—The demand from the mills is not improved, but dealers' ideas continue to rule very firm, and there is no disposition to concede on prices. We quote Cape, 15 to 17c.; B.A. scoured 28 to 35c.; no Australian here; domestic fleece, 21 to 23c.; ditto, pulled, 21 to 24c. per pound.

LIVERPOOL PRICES.

Liverpool, Dec. 23, 12.30 p. m.

	s.	d.
Wheat, Spring	6	10½
Red Winter	0	0
No. 1 Cal	7	1½
Corn	2	10
Peas	4	5
Lard	21	0
Pork	48	9
Bacon, heavy	28	6
Bacon, light	27	6
Tallow	20	c
Cheese, new white	51	0
Cheese, new colored	51	0

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

The Highest Standard

In the **ONTARIO MUTUAL LIFE**

"There is some comment in life insurance circles as to the standard of valuations adopted by different Canadian companies. The Blue Book shows that **The Ontario Mutual** and **The Great West** lead the procession in adopting the highest standard (Actuaries' 4 per cent.) The Canada Life uses the American 4 per cent., and the Sun Life still adheres in the Blue Book to Hm. 4½ per cent., as do all other Canadian companies. **The Ontario Mutual** deserves credit for advancing at one leap to so high a standard."—*Money & Risks*, Toronto, October, 1896.

TEN DOLLARS A MINUTE!

This is the average amount being paid to the Policy-holders every minute of every hour, of every day, of every week, the year through, by the

METROPOLITAN

Life Insurance Co. of New York

Assets, **\$25,592,003.78**

The Metropolitan has \$150,000 in Dominion of Canada registered stock on deposit with the Canadian Government, for the protection of its Policyholders in Canada.

Its great feature is its **INDUSTRIAL PLAN OF LIFE INSURANCE**

5 Cents per week (and upwards) will secure a policy.
All ages from 1 to 70 are taken.
Males and Females insure at same cost.
Only healthful lives are eligible.
All policies in immediate benefit.

C LAIMS paid immediately at death.
No initiation fee charged.
Premiums collected by the company weekly at the homes of policy-holders.
No uncertain assessments—no increase of premiums.

Think of it! The daily saving of **FIVE CENTS** will carry policies on the lives of every member of a family of **SEVEN PERSONS**.
Sixty Thousand Families will receive the proceeds of its Policies this year

Ordinary Department. The Company in this Department issues all the approved forms of insurance (and some novel forms of Policies) for from \$1,000 to \$20,000, premiums payable yearly, half-yearly or quarterly. The policies are liberal in their provisions, contain no restrictions as to travel and residence, provide for **immediate payment** of claims, and the premium rates are extremely low. We invite comparison of rates with the rates of other companies.

BRANCH OFFICES IN CANADA:

Toronto, Ont., Room B, Confederation Buildings—F. L. PALMER, Supt.
Montreal, Can., Board of Trade Building, 42 St. Sacramento St. (Rooms 529 to 533)—CHAS. STANSFIELD Supt.
Ottawa, Ont., 29 and 30 Ontario Chambers, Sparks Street—D. G. C. SINCLAIR, Supt.
London, Ont., Room 4, Duffield Block—J. T. MERCHANT, Supt.
Hamilton, Ont., 6½ James Street S.—G. C. JEPSON, Supt.
Agents wanted in all the principal cities. For information apply as above

THE Confederation Life Association



Issues a Policy absolutely free from all conditions. It is a simple promise to pay the sum insured in the event of death. Write for information to the Head Office, Toronto, or to any of the Company's agents.

W. C. MACDONALD, Actuary

J. K. MACDONALD, Managing Director