

tonnage from all places during the years 1892, 1893 and 1894 has been 436,723, 410,389 and 448,874 tons respectively, so that last year's arrivals were greater than the preceding. Business on January 1st was quiet. Stocks are quite ample, in some articles too heavy. There is no improvement to report in values, which, generally, are unsatisfactory. We quote:

CANADIAN WOODS.—There has been no import of waney and square pine, the shipments from the St. Lawrence having now closed for the year; the deliveries have been small, and the stock is sufficient; there is no change in value to report. Red pine is seldom enquired for, and prices rule low. Oak has not been imported; the demand has been very limited, and the stock is too heavy; values are unchanged. *Ash*—The arrivals have been entirely from the United States ports and have chiefly gone direct into consumption; there is no change in value to report and the stock is sufficient. Elm has not been imported; there has been a fair enquiry and the stock is moderate. Pine deals have been imported in excess of the corresponding month during the past two years; however there has been a fair enquiry, and the deliveries show an improvement; the stock still held over, however, is too large; there is little change in value to report, although a firmer tone.

NEW BRUNSWICK AND NOVA SCOTIA SPRUCE AND PINE DEALS.—Of spruce deals the import has been 2,740 standards, as against 7,744 standards and 1,506 standards the corresponding months in 1893 and 1892 respectively; the deliveries have been fair, viz., 5,020 standards, against 7,301 standards and 2,286 standards same months in 1893 and 1892 respectively; the stock, however, is much too heavy, viz., 19,002 standards, against 18,332 standards and 15,148 standards the same time in 1893 and 1892 respectively; there is little change in values to report, although latest sales show a slight decline. *Pine Deals*—There is no change in values to report.

BIRCH.—Of logs there has been no import, but there has been more enquiry, and the deliveries have been satisfactory; the stock, although sufficient, is now in a more moderate compass, and prices are rather firmer. Planks are still too heavy in stock, and the demand is unsatisfactory; prices still rule exceedingly low.

UNITED STATES OAK.—Of logs there has been no import; the stock is still too heavy and prices rule low; of planks the import continues moderate; the demand, however, has not been very satisfactory, and the stock is still too heavy. For first-class planks prices are steady, with a slightly upward tendency; inferior planks are as dull of sale as ever.

PITCH PINE.—The arrivals during the past month have been 2 vessels, 1,998 tons, against 1 vessel, 770 tons, during the like time last year. Hewn wood has moved away slowly, and whilst no improvement in value has taken place, the feeling is somewhat better, and stocks are reduced to a moderate compass. Sawn wood continues very depressed in value, the deliveries have been on a small scale, stocks are very excessive, and sales on contract most difficult to make. Planks and boards have moved off to a fair extent, and whilst the stock is ample, an increasing business is being done in this branch of the article.

SEQUOIA (CALIFORNIA REDWOOD).—One cargo on contract has arrived which is going away fairly well from the ship's side, the importers having sold all they could to arrive; yarded stocks are, however, still heavy and prices rule low.

BRITISH COLUMBIAN AND OREGON PINE.—There have been no arrivals, the demand continues limited, and stocks are ample.

UNITED STATES STAVES.—Imports continue on a free scale, and stocks are heavy; however, there is rather more enquiry and prices are steady.

BALTIC AND EUROPEAN WOODS.—The arrivals during the past month have been 14 vessels, 7,049 tons, against 9 vessels, 5,399 tons, during the like time last year. Of fir timber there have been no arrivals, the deliveries quite nominal, and stocks sufficient, though by no means heavy. Red and white deals have been unusually quiet, the import nominal, consumption small, and stocks in dealer's hands are fully heavy. Flooring boards have arrived freely on contract, the deliveries have also been on a large scale; prices are steady, and stocks by no means excessive. *Masts and Spars*—Imports have consisted of common qualities for mining purposes, which usually go direct into consumers' hands from ship's side.

LIVERPOOL PRICES.

Liverpool, Jan. 17, 12.30 p.m.

| | |
|---------------------|-------|
| Wheat, Spring | s. d. |
| Red, Winter | 5 5½ |
| No. 1 Cal | 4 10 |
| Corn | 5 3 |
| Peas | 4 8½ |
| Lard | 35 3 |
| Pork | 57 8 |
| Bacon, heavy | 31 6 |
| Bacon, light | 31 6 |
| Tallow | 33 0 |
| Cheese, new white | 50 6 |
| Cheese, new colored | 50 6 |

The DOMINION Life ASSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

| | |
|--------------------|-------------|
| Authorized Capital | \$1,000,000 |
| Subscribed Capital | 257,600 |
| Paid-up Capital | 64,400 |

JAMES INNES, M.P., Pres. CHR. KUMPF, Vice-Pres.
THOS. HILLIARD, Managing Director.
CHAS. A. WINTER, Supt. of Agencies.

Policies unrestricted as to travel or occupation. First Canadian company to give patrons benefit of Extension Clause, and only company giving equal privileges and rates to ladies.

A few more good Agents wanted.

United Fire Insurance Company, Ltd., of MANCHESTER, Eng.

This Company, in addition to its own funds, has the security of those of The Palatine Insurance Co. of England, the combined assets being as follows:

| | |
|--|-------------|
| Capital Subscribed | \$5,550,000 |
| Capital Paid-up in Cash | 1,250,000 |
| Funds in Hand exceed | 2,750,000 |
| Deposit with Dominion Government for protection of Canadian Policy-holders | 204,100 |

Head Office for Canada—1740 Notre Dame St., Montreal

J.A. ROBERTSON, Supt. of Agencies
JOS. B. REED, T. H. HUDSON,
Toronto Agent. Resident Man.
Nova Scotia Branch—Head Office, Halifax, Alf. Shortt,
Gen'l Agent. New Brunswick Branch—Head Office, St.
John, H. Chubb & Co., Gen'l Agents. Manitoba Branch
—Head Office, Winnipeg, G. W. Girdlestone, Gen'l Agt.

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 LONDON Life INSURANCE COMPANY.

HEAD OFFICE, LONDON, ONT.

| | |
|--------------------|-----------|
| Authorized Capital | \$225,000 |
| Government Deposit | 60,000 |

JOHN MCCLARY, President. | A. O. JEFFERY, Vice-Pres.

Have you seen the **Guaranteed 5% Income Bond** issued by this Company? Nothing more desirable has as yet been devised.

For full particulars as to any of the Company's plans of insurance, or for agency in unrepresented districts, write or apply to

JOHN G. RICHTER, Manager.

PROVIDENT SAVINGS LIFE ASSURANCE SOC'Y OF NEW YORK

SHEPPARD HOMANS President.

Nineteenth Annual Statement for the Year ending 31st December, 1893.

| | |
|---------------------------------------|-----------------|
| Income | \$ 2,149,859 61 |
| Paid Policy-holders | 1,333,783 25 |
| Total Expenses of Management | 442,767 61 |
| Gross Assets | 1,516,271 61 |
| Liabilities, Actuaries' 4% Valuation | 801,945 77 |
| Surplus, Actuaries' 4% | 714,325 05 |
| Policies issued in 1893 | 23,669,308 00 |
| Policies in force December 31st, 1893 | 83,101,434 00 |

\$50,000 deposited with the Dominion Gov't.
ACTIVE AGENTS WANTED.
R. H. MATSON, General Manager for Canada.
Head Office, 37 Yonge St., Toronto.

The "Gore" Fire Insurance Company

Head Office: Galt

| | |
|--------------|-----------|
| CASH ASSETS | \$151,337 |
| TOTAL ASSETS | 341,292 |

Both Cash and Mutual Plans. During 1891 and 1892 refunded 20% of all members' premiums.

PRESIDENT, - - - - Hon. JAMES YOUNG,
VICE-PRESIDENT, - - - A. WARNOCK, Esq.

R. S. STRONG, Manager, Galt.

THE Canada Accident Assurance Co.

1740 Notre Dame Street

o o MONTREAL o o

A Canadian Company

For Canadian Business

LYNN T. LEET, Mgr. for Canada.

JOHN GOUINLOCK, Chief Agent for Ontario, 40
Toronto Street, Toronto.

Phoenix Fire Assurance Co. Of London, Eng.

Established 1782.

LEWIS MOFFATT & CO.,

Agents for Toronto and District.

PATERSON & SON,
General Agents for Dominion
Montreal, Que.

The Peoples Life Insurance Co.

Incorporated by
special Act
of the
Legislature
of Ontario.

Agents Wanted

In districts now unrepresented.
For terms and particulars apply
to Head Office of the Company,
78 Victoria St., Toronto.

SEE THE UNCONDITIONAL NEW Accumulative Policy

ISSUED BY THE

Confederation Life Association

TORONTO, ONTARIO,

It is a simple promise to pay the sum insured, in the event of death.

It is absolutely free from all restrictions as to residence, travel and occupation.

It is entirely void of all conditions save the payment of premium.

It provides for the payment of the claim immediately upon proof of death.

It offers six modes of settlement at the end of the Dividend Period.

It is absolutely and automatically non-forfeitable after two years, the insured being entitled to

(a) **Extended insurance**, without application, for the full amount of the policy, for the further period of time definitely set forth in the policy, or on surrender, to a

(b) **Paid up policy**, the amount of which is written in the policy, or after five years to a

(c) **Cash value**, as guaranteed in the policy.

Full information furnished on application to the Head Office or to any of the Company's Agents.

W. C. MACDONALD, Actuary.

J. K. MACDONALD, Managing Director