

eral business exigencies. This of course is an off-season for sugar, which will continue more or less until the advent of summer, when, owing to the greatly increased consumption on account of fruit, etc., the public demand for this article is always intensified. Teas are moving with a fair degree of activity, though prices have a weaker tendency. In fact our quotations have come down somewhat in two or three instances. In canned vegetables, no great trade is being done, retailers having pretty good stocks not yet dis-

posed of. Coffee is weaker in the American market, and may come down a little shortly.

**HARDWARE.**—Trade continues in about the same condition as reported last week, and is characterized by no great degree of briskness. A heavy movement is not anticipated until navigation opens next month. The heavy metals continue firm in price with a fair business transacted. Reports of the big steel combine in the States have had a somewhat adverse influence upon trade in Great Britain.

**HIDES AND SKINS.**—Offerings of hides are liberal, but prices remain pretty steady, though on the easy side. Sheep and calf skins are weaker, partly owing to accumulations of stocks and (in the former case), partly to the miserable state of the wool market. Some dealers say prices will go lower yet. Tallow is quiet.

**LEATHER.**—The poor roads throughout the country are affecting the receipts of hides. Trade continues quiet, though prices have made no change.

**PROVISIONS.**—The market for butter is dull, 17c. being the top price for fresh rolls. The demand is confined to choice goods. Very few tubs are coming forward. Eggs are easier at 15c., with prospects of a further decline. Cheese is dull and weak. For hogs a somewhat lower price is being offered, but the supply is so limited that this state of things is hardly likely to last long. For hog products, there is a brisk demand, and values remain very steady. No carload lots of dressed hogs are being offered.

**WOOL.**—The New York Journal of Commerce says: The market for wool is somewhat easier, and yet quotations cannot be said to be any lower. Reports of sales at reduced prices are current, but it is believed that wherever these are made there is some special reason for it. There have been sales during the past week, which have been rendered necessary by a desire for ready money. These forced or distress sales, however, should not be taken as a criterion of current conditions. Buyers have been educated to believe that each week a lower level of prices would be established, and the past week lower offers were made than it was possible to obtain last week, but where the wool was absolutely needed it is probable that the prices paid were equal to those current for the last two weeks. So far as Canadian wool is concerned, the demand from the States is nil. Consequently, no business is being transacted. In London, the second series of wool sales opened on the 12th, the offerings being some 11,000 bales. There was a strong demand from the home trade. American operators were quiet, while the continental demand was moderate.

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Investments in Canada..... 14,600,000

Low rates. Absolute security.  
Unconditional policies.  
Claims settled immediately on proof of death and No delay.

J. HUTTON BALFOUR, Secretary. D. M. MCGOWN, Manager.  
CHAS. HUNTER, Chief Agent Ontario.

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Available Assets..... \$59,982,465  
Investments in Canada .. \$2,150,000

Insurances accepted at lowest Current Rates

JOS. B REED, Agent, 20 Wellington St. East, Toronto.  
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## Insurance Company.

ESTABLISHED A.D. 1790

## THE LONDON ASSURANCE

Head Office, Canada Branch, Montreal.  
E. A. LILLY, Manager.

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FIRE RISKS accepted at current rates.

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Business done on the Cash and Premium Note System.

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Memo. of 1900 Business as Compared with 1899

Increase in Premium Income 50%  
Increase in Interest Income, 11 1/2%  
Increase in Total Income, 45 1/2%  
Increase in Total Insurance in force, 21 1/2%  
Decrease in percentage of expenses to Premium Income, 16%  
Decrease in percentage of expenses to Total Income, 10 1/2%  
The Interest Income alone since the company started business has more than paid all death