

spelter, \$4.75; American spelter, \$4.50; anti-mony, 8½ to 9c.; bright iron wires Nos. 0 to 8, \$2.60 per 100 lbs.; annealed and oiled do., \$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, freight paid on half-ton lots; for Ontario points, \$2.85, freight paid up to 25c. per hundred.

**OILS, PAINTS AND GLASS.**—A fair trade is reported, considering the season, but principally with buyers at the larger centres; little is being done with the country trade just now. Both linseed oil and turpentine are a cent lower; in other lines there are no changes of any kind. We quote:—Turpentine, one to four brls., 42c.; five to nine brls., 41c., net 30 days. Linseed oil, raw, one to four brls., 46c.; five to nine brls., 45c.; boiled, one to four barrels, 49c.; five to nine barrels 48c., net 30 days; olive oil, machinery, 90c.; Nfd cod, 33 to 35c. per gal.; Gaspe oil, 33 to 35c. per gal.; steam refined seal, 50c. per gallon in small lots. Castor oil, 9 to 9½c. as to quantity. Leads (chemically pure and first-class brands only), \$4.75 to 5.00; No. 1, \$4.50 to 4.75; No. 2, \$4 to 4.25; No. 3, \$4; dry white lead, 4½ to 5c.; genuine red do., 4½ to 4¾c.; No. 1 red lead, 4c.; putty, \$1.60 to 1.65 in bulk, \$1.75 to 1.85 in bladders, \$2 to 2.10 in tins; London washed whiting, 40 to 45c.; Paris white, 85 to 90c.; Venetian red, \$1.50 to 1.75; yellow ochre, \$1.50 to 1.75; spruce ochre, \$2.25 to 2.50; Paris green, 12½ to 13c. in bulk, packages 14½c.; window glass, \$1.25 per 50 feet for first break; \$1.35 for second break; third break, +2.80.

**WOOL.**—The demand is not brisk, but a very firm market is to be noted; stocks on spot are decidedly light, and holders are not disposed to concede. We hear of an offer of 14½c. for a 50 bale lot of Cape of medium quality being refused a few days ago, and 15 to 16c. is the regular quotation for Cape wools. Some moderate sales of B.A. scoured are reported at figures ranging from 30 to 34c., and one considerable lot of lower grad. sold recently at 27c.; but the main demand in this line is for the better qualities. Domestic fleece is quoted at 21 to 23c.; and domestic, pulled, 21 to 24c. A good-sized cargo of Cape wool is due next month for a local house, but it is just possible it may be bought up for the U.S., as enquiry from that quarter has already been made with regard to it.

## LIVERPOOL PRICES.

Liverpool, Dec. 10, 12.30 p.m.

	s.	d.
Wheat, Spring .....	7	11
Red Winter .....	0	0
No. 1 Cal .....	7	5
Corn .....	2	10½
Peas .....	4	6
Lard .....	21	0
Pork .....	48	8
Bacon, heavy .....	26	6
Bacon, light .....	28	6
Tallow .....	20	0
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

Results  
In the ONTARIO MUTUAL LIFE

In 1872, at age 30, Mr. James McDonald. Woodstock, Ontario, took out \$1,000, Twenty-Year Endowment. Total premiums paid, less profits, \$592.13. Value over cost, \$407.87.

In 1892 at settlement he received \$168 for every \$100 invested, or nearly 4½ per cent. interest, besides 20 years' insurance carried.

Take a Policy with The Ontario.  
What it has done for others it can do for you.

[CHAPTER 11.]

With Profits and  
Without Profits.

THE Canada Life Assurance Co. is one of the oldest on the continent, and has had a lengthened experience in Canada. It issues Policies "With Profits" and "Without Profits," on the 15-Year Endowment Plan.

We use its level, guaranteed (Without Profits) rate, on this occasion, to illustrate the comparatively fortunate experience of a gentleman who wisely chose to invest in the ÆTNA LIFE'S FIFTEEN-YEAR ENDOWMENT, for \$10,000, at an Annual Premium of \$626.8, rather than take the lowest guaranteed rate (without profits) found in the Rate-books of the Canada Life.

The following table taken bodily from the ÆTNA "Guide to Life Insurers," brings out in a striking manner the handsome Cash Profits paid annually from the start by that sterling Hartford Company, the ÆTNA LIFE INSURANCE CO. It needs no comment:—

For any number of similar cases, at any age, address

W. H. ORR & SONS, Managers  
TORONTO, ONT.

## ÆTNA LIFE AND CANADA LIFE.

10,000—15-Year Endowment—Age 31.

(Raised to \$10,000 for comparison.)

ÆTNA LIFE. No. 128,091.		Year.	CANADA LIFE, Without Profits.	
Dividend.	Net Payment.		Dividend	Net Payment.
.....	\$626 80	1880	None.	\$575 00
\$44 76	582 84	1881	"	575 00
60 84	565 96	1882	"	575 00
70 68	556 12	1883	"	575 00
81 00	545 80	1884	"	575 00
91 80	535 00	1885	"	575 00
103 12	523 68	1886	"	575 00
114 96	511 84	1887	"	575 00
127 36	499 44	1888	"	575 00
140 36	486 44	1889	"	575 00
154 00	472 80	1890	"	575 00
168 28	458 52	1891	"	575 00
183 32	443 48	1892	"	575 00
199 08	427 72	1893	"	575 00
215 68	411 12	1894	"	575 00
Dividend in 1895	\$7,646 76		None.	\$8,625 00
	233 04			

\$7,413 72

\$8,625 00

Saving in the ÆTNA LIFE, \$1,211.28, besides a large addition thereto in interest on the annual differences in the payments.

THE  
Confederation  
Life Association

W. C. MACDONALD, Actuary

J. K. MACDONALD, Managing Director

**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.

## 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 \$50,000, 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.

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Montreal, Can., Board of Trade Building, 49 St. Jacques St. (Rooms 529 to 533)—CHAS. STANFIELD Supt.  
Ottawa, Ont., 99 and 80 Ontario Chambers, Sparks Street—D. G. C. SINCLAIR, Supt.  
London, Ont., Room 4, Duffield Block—J. T. MERCHANT, Supt.  
Hamilton, Ont., 84 James Street S.—G. C. JEPSON, Supt.

Agents wanted in all the principal cities. For information apply as above