

## A Satisfactory Investment

The writer once had the pleasure of collecting the tenth and final premium on a \$10,000 **Ten Payment Life Policy**. As the assured filed away his receipt he looked the picture of confidence, happiness and self-satisfaction—and well he might.

He remarked "What a comfortable thing! What a nice asset! No more dread of lapse or failure to meet the premium. The family will be sure of that amount at least. Only \$450 a year for ten years, and now that I have made the last payment it seems only like yesterday since I paid the first."

This was ten years ago and though the assured has had no further premiums to pay he still receives a bonus from the company every five years. His policy is now good for over \$14,000, though he only paid \$4,500.

If you would like a similar policy in the **Manufacturers Life Insurance Company of Toronto**, your name, age and address on a postal card will bring full particulars.

## Commercial.

### MONTREAL MARKETS.

Montreal, 14th Nov., 1900.

**ASHES.**—Last outgoing vessels are taking some moderate lots, and prices are still pretty steady at last quotations, \$5.25 having been paid to-day for good tares of No. 1, pot ash, but some weakening of the market is deemed altogether likely with close of navigation.

**CEMENTS AND FIREBRICKS.**—Receipts of cement for week ending to-day have been heavy, reaching to 15,300 barrels of Belgian and German; firebricks, 174,482. A fair movement has been maintained in cements, and prices are firm, but unchanged. We quote: Belgian, \$1.90 to \$2.10; English, \$2.30 to \$2.40; German, \$2.45 to \$2.55; firebricks, \$18 to \$24 per thousand.

**DAIRY PRODUCTS.**—Last week's shipments of cheese were comparatively small, 38,598 boxes, but they were ahead of same week of 1899 by about 13,000 boxes. Of butter, the exports were nearly nil, only figuring at 128 packages, as compared with 9,894 packages a year ago. For cheese there is a very quiet market just now, and late makes are easy at 9½ to 9¾c. for Westerns, and 9¾ to 9½c. for Easterns; Septembers and early Octobers are quoted at 11 to 11¼c. For good creamery makes of butter, there is steady demand with limited stocks, but in an export way there is nothing doing. We quote choice creamery, 20½ to 20¾c.; seconds, 19 to 19½c.; dairy, 17 to 18c. per pound.

**DRY GOODS.**—Most of the large wholesale houses are preparing for December stock-taking, and quite a few buyers are reported in the city from the larger centres, seeing what is offering in the way of jobs, as wholesalers are generally anxious to reduce stocks about this time. In this connection, some very fair sales are reported, and the light snowfall of this week, with colder weather, has induced better business in the shops of city retailers. Money is reported to be coming in very well from the country. No changes in values are reported for the week.

**FURS.**—Quotations for fall catch of raw furs are made as below. Prices are much lower than they were a year ago, being based on the heavy decline shown at the London sales last month. We quote: Mink, dark, \$1.25 to \$2.25; ditto, pale, 75c. to \$1.50; marten, large, \$3 to \$3.50; ditto, small, \$2.50 to \$3; fisher, \$4.50 to \$6.50; pale, ditto, \$4 to \$5.50; lynx, \$1.50 to \$3.50; otter, dark, \$10 to \$14; pale, ditto, \$5 to \$7; red fox, large, \$2.25; medium, \$2; small, \$1.50, cross fox, \$5 to \$9; skunk, 20c., 40c.; 50c., and 75c.; coon, 20c., 30c., 40c., 50c., and 75c.; large fall rats, 8 to 10c.; medium, 5 to 7c.; kits, 2 to 5c.

**GROCERIES.**—The only feature of the week is the material decline in sugars, quotations having been reduced fully 15c. on both granulated and yellows, making the factory price \$4.85 for the former, with yellows ranging from \$4.05 upwards. Refiners report an active demand, especially from the West, as jobbers there have been desirous of laying in full stocks before winter rail freights rates prevail, which take effect to-morrow, and deliveries to local buyers are somewhat backward. Molasses is steady at 40 to 41c. for Barbadoes, with limited stocks in first hands; one fair lot of Antigua molasses is held at 35c. for round orders, of Porto Ricos, there is no supply. Dried fruits are held firmly; Malaga raisins are quoted in a jobbing way at \$2.60 to \$2.75 for Connoisseur clusters, quarters, 90 to 95c.; Royal Buckinghams, \$4.25 to \$4.50; quarters, \$1.25 to \$1.50. But a

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