

advance; shipments have been small, and higher prices must be obtained for fresh stock. An active trade has also developed in glove grain and large parcels have been cleared. We quote:—Spanish sole B.A. No. 1, 22 to 23c.; do. No. 2, 21c. to 22c.; No. 1 ordinary Spanish, 21c.; No. 2, 19 to 20c.; No. 1 slaughter, 23 to 25c.; No. 2 do., 19 to 21c.; common, 17 to 18c.; waxed upper light and medium, 26 to 29c.; do. heavy, 24 to 27c.; grained, 25 to 30c.; Scotch grained, 25 to 30c.; western splits, 20 to 25c.; Quebec do., 15 to 17c.; juniors, 13 to 15c.; calf-splits, 30 to 35c.; calf skins (35 to 40 lbs.), 60 to 65c.; imitation French calf skins, 65 to 75c.; colored calf, American, 25 to 28c.; Canadian, 20 to 22c.; colored pebble cow, 13 to 14c.; russet sheepskin linings, 30 to 40c.; colored, 6 to 7½c.; harness, 24 to 27c.; buffed cow, 12 to 14c.; extra heavy buff, 15c.; pebbled cow, 11 to 13c.; polished buff, 11 to 13c.; glove grain, 11 to 13c.; rough, 22 to 23c.; russet and bridle, 35 to 45c.

OILS, PAINTS AND GLASS.—With the close of navigation trade is assuming a quieter phase. Some considerable stocks of glass by last steamers are being put in store. Castor oil has been subject to further advance, and it is said would now cost 9c. to lay down at present quotations abroad; steam refined seal oil is also much stiffer, and could not be bought under 47c. net in quantity; jobbing quotation is now 50c. We quote:—Turpentine, one to four brls., 43c.; five to nine brls., 42c., net 30 days. Linseed oil, raw, one to four brls., 47c.; five to nine brls., 46c.; boiled, one to four barrels, 50c.; five to nine barrels, 49c., net 30 days; olive oil, machinery, 90c.; Nfld. 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.

LIVERPOOL PRICES.

Liverpool, Nov. 26, 12.30 p. m.

	s.	d.
Wheat, Spring	7	½
Red Winter	7	0
No. 1 Cal.	7	9
Corn	3	11½
Peas	4	8
Lard	21	0
Pork	50	0
Bacon, heavy	27	6
Bacon, light	29	6
Tallow	30	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, President. CHAS. DAVIDSON, 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 10.]

Accumulative
Policies

THE ÆTNA LIFE AND THE MUTUAL LIFE. \$10,000—5 and 10 Year Accumulation—Age 35 (Raised to \$10,000 for comparison.)				
ÆTNA LIFE, No. 146,139.			MUTUAL LIFE, No. 286,668.	
Years Paid.	Annual Premium.	Cash Profits.	Annual Premium.	Cash Profits.
1	\$271 50		\$271 00	
2	271 50		271 00	
3	271 50		271 00	
4	271 50		271 00	
5	271 50		271 00	
6	271 50		271 00	\$371 00
7	271 50		271 00	
8	271 50		271 00	
9	271 50		271 00	
10	271 50	\$1016 50	271 00	271 00
Totals	\$2715 00	\$1016 50	\$2710 00	\$642 00
Credit the Mutual 6% for five years on \$371..				125 40
Also difference on Premiums of 50c. per year				5 00
Total to credit of Mutual Life.....				\$772 40
Against the ÆTNA LIFE'S.....				1016 50
A better profit from the ÆTNA LIFE o ...				\$244.10

THE Mutual Life's Profit earnings were nearly Thirty per cent. of all the premiums paid to it during the ten years, but the ÆTNA LIFE'S were nearly Forty per cent. They were nearly one-third larger than those of the Mutual Life.

The Mutual's Policy, No. 286,668, was dropped at that point, but the ÆTNA'S Policy, No. 146,139, is being faithfully kept in force. It will hereafter receive a Cash Profit every five years. It is payable at the age of 80, or at earlier death. It is an Endowment Policy at Ordinary Life Rates. At the end of ten years it affords three surrender options besides the handsome cash dividend. At that point the holder can have an Extension without further payment for about 10 years, or a paid up policy for more than has been Paid-in, or the equivalent thereof in Cash.

For particulars of this newest and best mutual plan, address

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

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. E. MACDONALD, Managing Director

TEN DOLLARS A MINUTE!

This is the average amount being paid to the Policy-holders every minute of every hour, or 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.

CLAIMS 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.

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Ottawa, Ont., 20 and 30 Ontario Chambers, Sparks Street—D. G. C. SINCLAIR, Supt.
London, Ont., Room 4, Duffield Block—J. T. MERCHANT, Supt.
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