

month, but as yet this has not been done. Shellac is firm. Camphor has not lost strength. Cream tartar is inclined to be firmer.

GRAIN.—Wheat is dull at a decline of 2c. a bushel all around. One would naturally think that with wheat at 46 to 51c. per bushel, farmers would be inclined to speculate and hold their stocks, but such does not appear to be the case, for offerings at outside points are liberal. Barley, on the other hand, is coming in slowly and only in sufficient quantities to supply the local brewers. There are no shipments being made to the United States—at least we hear of none. American brewers prefer to wait until cold weather sets in before using Canadian barley. The unusually good quality of American barley this year also has affected the demand for the product of Canada, many American brewers failing to see that our barley is worth 10c. a bushel more than that grown in their own country. Oats are unchanged in price and are coming in quite freely at outside points. Rye has been advanced 2c. as a result of the action of two large western distilleries.

GROCERIES.—A rather active trade is being done on the street at present. For Valencias we quote: Layers and selected, 6 to 6½c.; o.s. to f.o.s., 4½ to 5½c. Japan rice shows upward tendencies, but as yet prices show little variation. Local jobbers are quoting granulated sugars lower at 4½c.; yellows remain unchanged, with values well maintained. There is an active movement in teas, and Young Hysons have advanced.

HARDWARE AND METALS.—Business is good, and orders received by Toronto houses for general hardware lines are considered satisfactory. Ingot metals are not moving very briskly, but sheet metals are fairly active. Tin plate is selling but slowly, as the canning season is pretty well over. Values are unchanged, or vary little from last week. Fall orders are for large assortments, with few, however, for considerable quantities.

HIDES AND SKINS.—There is an easier appearance to the local market. This is in harmony with the situation in Chicago, where at present the bears are having the best of it. A merchant returning from American centres of the hide trade reports that there is every appearance of an improvement there. Hide merchants have ceased to talk unreasonable prices, and transactions are being made. Receipts of cattle at Chicago yards last week were very large, amounting to over 80,000 head. The advance made recently in Toronto has been nominally sustained; from now until December hides are in their best condition, and at present prices ought to be good property. Calfskins are quiet and attract but little interest. Lambskins and shearlings were advanced 5 cents at the beginning of the month; dealers are not holding stock, and some express it as their opinion that the usual advance will not be made in the middle of the month. Tallow is a little scarce, but prices remain unaltered.

LEATHER.—This has been a quiet week, with but little stir in Toronto leather circles. Orders from the eastern factories when received have been only for small lots. Stocks, especially of sole leather, are said to be small. The recent advance in the price of good heavy harness is being maintained, but light weights are in poor request. Tanners regard with satisfaction the easier appearance of the hide market, for when the prices of leather are down and the prices of hides up, there is but little profit in tanning.

PROVISIONS.—The receipts of butter are growing larger, and creamery especially is becoming more in evidence; medium and commoner qualities are accumulating with no apparent outlet. Quotations are nominal. Pastures are in good condition and the season should be long continued. Cheese, in sympathy with outside markets, is just a trifle easy. Hog products are unchanged in value; long clear is worth 8½ to 9c.; hams, 11 to 12c.; rolls, 9½c.; lard, 9½ to 10c. Stocks of old products are now about exhausted. Dressed hogs are arriving freely, but arrivals are confined almost entirely to light weights; quotations stand at 6 to 6½c. Eggs are selling at 15c. per doz. Dried apples are selling at 5½ to 6c., while evaporated are offering at 7½ to 8c. Some merchants are complaining of the poor quality of the samples of evaporated submitted here. The market for new hops is scarcely opened, while prices are low.

WOOL.—The Canadian mills are not making any urgent demands upon stocks. American buyers are holding off, and, in consequence, but

little business is doing in Toronto wool circles. Some merchants are inclined to believe that a considerable quantity of fleece is still in the hands of country merchants. A Toronto dealer is said to be carrying 500,000 pounds of fine Territorial wools. A Chicago merchant has been on the street this week soliciting orders for American descriptions with but little success.

LIVERPOOL PRICES.

Liverpool, Oct. 4, 12.30 p.m.

	s.	d.
Wheat, Spring	4	7
Red, Winter	4	3
No. 1 Cal	4	9½
Corn	4	10
Peas	5	2
Lard	42	9
Pork	71	3
Bacon, heavy	41	0
Bacon, light	42	6
Tallow	33	33
Cheese, new white	50	0
Cheese, new colored	50	0

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, 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.

The DOMINION Life ASSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Authorized Capital	\$1,000,000
Subscribed Capital	250,000
Paid-up Capital	62,500

JAMES TROW, M.P., Pres. P. H. SIMS, Esq., Vice-Pres.
THOS. HILLIARD, Managing Director.

Policies unrestricted as to travel or occupation and non-forfeiting.

Agents Wanted.

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	443,767 61
Gross Assets	1,516,371 82
Liabilities, Actuaries' 4% Valuation	801,945 77
Surplus, Actuaries' 4%	714,326 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 ACCUMULATION POLICY

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New York
Of the **Life** Is a Policy with no restrictions whatever, and but a single condition, namely,

The Payment of
Premiums **DAVID BURKE,**
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The **Peoples Life**
Insurance
Co.
Incorporated by special Act of the Legislature of Ontario.

Agents Wanted

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

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 GOVINLOCK, Chief Agent for Ontario, 40 Toronto Street, Toronto.

SEE THE Unconditional NEW Accumulative Policy

ISSUED BY THE

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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