

MONTREAL IMPORTS AND EXPORTS.

Imports at Montreal for September were of the value of \$3,656,940, as compared with \$4,213,677 in the same month of last year. Some prominent items among dutiable goods were metals, which show a decline from \$501,847 to \$450,426; dry goods, from \$603,397 to \$581,269; and free goods (raw materials, etc.) show a decline from \$2,025,803 to \$1,216,595 in the month.

Exports show an increase for the month of \$1,114,000; the exports of forest products show an increase of \$134,000; those of live stock, meats and dairy produce a decrease; field products, Canadian, an increase of \$1,200,000. The total export figures for September were \$6,546,215, as compared with \$5,431,461. The American goods exported were valued at \$1,155,283.

\$20,000

\$10,000 Life, \$10,000 Accident,
EXAMPLE.
Age 35. Annual Premium \$291.00.

THE TRAVELERS
INSURANCE COMPANY'S
Increasing Whole Life Policy.

Good at the beginning and good at the end.
RESULTS GUARANTEED.

All Policies issued at age 35 for \$10,000, will on their 20th Anniversary be guaranteed a paid-up value of	\$8,740
Cash Surrender Value of	3,975
On the 30th Anniversary a paid-up value of	11,711
Cash Surrender Value of	6,592
On the 40th Anniversary a paid-up value of	13,143
Cash Surrender Value of	8,930
On the 45th Anniversary a paid-up value of	15,303
Cash Surrender Value of	12,452
On the 50th Anniversary a paid-up value of	20,000
Cash Surrender Value of	17,000

No premiums required after age 85, and the values stated are absolute.
Premiums adjusted to ten, twenty, thirty or forty payments as desired.
The policy is non-forfeitable and incontestable after the fifth anniversary, except for fraud. Paid-up and surrender values attached to each and every year after the third, for which the premium has been paid.
The policy will be accepted by the company as a collateral after the fifth year for 75 per cent. of the reserve, either as a temporary or permanent loan.
On the 30th anniversary the policy can be made self-supporting for the full amount, and return annually thereafter \$94.00 in cash. Deferred until the 40th anniversary, in lieu of additions, the annual cash return above the premium charged will be \$520.
The policy is at any time after the 20th anniversary convertible into a life annuity, or an annuity at a fixed term. It gives a larger increase at the beginning, and a larger guaranteed insurance at the end, than any life policy ever issued for the same premium.
Until the 20th anniversary is reached, in case of death by External, Violent, and Accidental Means, 50th and 60th anniversaries \$20,000 will be paid. Between the 30th and 40th, \$25,000. Between the 40th and 45th, \$30,000. Between the 45th and 50th, \$35,000. The accident insurance ceases at age 80, and the premium is reduced \$20 per annum.

JAMES G. BATTERSON,
PRESIDENT.

Commercial.

MONTREAL MARKETS.

MONTREAL, Nov. 9th, 1892.
ASHES.—Last sales of first quality pots for export were at \$4.96, while makers realize \$4.90; seconds, \$4.25. Receipts only moderate, but larger than they have been lately, about

Leading Accountants and Assignees.

Toronto.
Established 1864.

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John F. Helliwell. Edward Still.

TOWNSEND & STEPHENS

Public Accountants, Auditors,
Assignees.

SHERMAN E. TOWNSEND. H. SEYMOUR STEPHENS.

Traders Bank Chambers, Yonge St., Toronto.
Cable Address "Seymour." Telephone 1641.
Agent at Montreal, Samuel C. Fatt, Fraser Buildings.

J. W. G. WHITNEY & SON,

ESTATE AGENTS,

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Established in 1856.

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Telephone 1714. 2 Toronto St.

W. A. CAMPBELL. G. H. MAY.
CAMPBELL & MAY,
Accountants, Auditors, Collecting Attorneys,
Assignees in Trust.
32 Front Street West, TORONTO. TELEPHONE 1700.

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Chartered Accountant
Auditor. Offices:
Liquidator, No. 35 Bank of Commerce Building,
Assignee, 19 to 25 King St. W., Toronto.
Receiver, Telephone 1163.

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180 ST. JAMES STREET
MONTREAL.

SAML. P. RUSSELL,
Chartered Accountant,
Auditor.
OFFICES IN CALDWELL BLOCK,
WINNIPEG.
P. O. Box 609.

JAMES DICKSON,
FINANCIAL AGENT.
Assignee, Collecting Attorney, &C.
Special attention given to Collections.
Room 17, MANNING ARCADE,
TORONTO.
TELEPHONE 65.

85 barrels having come in this month so far; pearls may be quoted at \$5.35 to \$5.37. Prices are likely to fall off somewhat with the approaching close of navigation.

CEMENTS AND FIREBRICKS.—There has, if anything, been a further strengthening in values of cements since a week ago, and \$2.25 would now probably be an inside quotation for English brands in lots ranging up to \$2.50; Belgian, \$2.15 to \$2.30. The steamer "Gerona" has been floated, but wont come out this season. Bricks are quoted as before.

DRY GOODS.—A fairly good sorting business is reported by most houses in the trade; for city retail people a steady spell of cooler weather would be advantageous. In values there is nothing specially new. Some scarcity of flannelettes and checked shirtings is reported, and in domestic woollens checked etofees are rather short in supply. Remittances are, on the whole, moderately good; lower province payments, of which a good many fell due on the 4th, were well met.

FURS.—The season for taking pelts opened on Oct. 15th, but as yet there are very few skins offering to local dealers. The demand from city furriers is also weak. Following are the prices as at present established. We quote for prime skins: Beaver, per lb., \$3.50 to 4.50; otter, per skin, \$9 to \$12; black bear, large, \$12 to \$18; do. med., \$7 to \$12; do. cub, \$3.50 to \$6; red fox, \$1 to 1.25; fisher, \$3 to \$4.50; muskrat, fall, 10c.; do. winter, 12c.; lynx, \$2 to \$3; mink, 75c. to \$1.50; marten, 60 to 90c.; skunk, 25, 50, 75c.; raccoon, 25, 50, 75c.

MONTREAL STOCKS IN STORE.

Stocks of flour and grain in store in Montreal last Monday were as follows compared with one week previous:

	Nov. 7.	Oct. 31.
Wheat, bushels	492,392	508,477
Corn "	179,729	38,311
Oats "	421,359	276,224
Rye "	6,860	1,229
Peas "	278,690	264,219
Barley "	70,292	60,485

Total 1,449,322 1,148,945
The stock of flour held in Montreal on the 7th November was 50,858 barrels as compared with 49,491 barrels on the previous Monday,

JOHN J. DIXON & CO.,
STOCK AND EXCHANGE BROKERS,
Canada Life Assurance Building.
TORONTO.
Direct wires to New York and Chicago.

Agents' Directory.

HENRY F. J. JACKSON, Real Estate and General Financial and Assurance Agency, King Street, Brockville.

GEORGE F. JEWELL, F.C.A., Public Accountant and Auditor. Office, No. 193 Queen's Avenue, London, Ont.

WINNIPEG City Property and Manitoba Farms bought, sold, rented, or exchanged. Money loaned or invested. Mineral locations. Valuator, Insurance Agent, &C. WM. R. GRUNDY, formerly of Toronto. Over 6 years in business in Winnipeg. Office, 490 Main Street. P.O. Box 234.

COUNTIES Grey and Bruce Collections made on commission, lands valued and sold, notices served. A general financial business transacted. Leading loan companies, lawyers and wholesale merchants given as references. H. H. MILLER, Hanover.

A. F. ENGELHARDT,
Customs Broker, Commission,
Shipping and Forwarding Agent.
No. 1 Fort Street, cor. Wharf,
VICTORIA, B.C.

J. L. O. VIDAL & SON, City of Quebec, are agents to sell and handle on commission all sorts of new and second hand machinery.

INSURANCE, FIRE AND MARINE.
Mills, Manufactories and Merchandise a specialty.
Telephone at my expense. **R. CUNNINGHAM, Guelph.**