

ranging from 10 cents on first break up to 50 cents on third break. Castor oil is a little easier abroad, but 10 cents is still asked for single tin lots. Other lines of goods remain just as they were. 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.; Nfld. cod, 33 to 35c. per gal.; Gaspe oil, 32 to 33c. per gal.; steam refined seal, 50c. per gallon in small lots. Castor oil,

## LIVERPOOL PRICES.

Liverpool, Jan. 21, 12.30 p. m.

	s.	d.
Wheat, Spring	6	11½
Red Winter	6	0
No. 1 Cal.	7	2½
Corn	2	9½
Peas	4	6½
Lard	20	0
Pork	48	0
Bacon, heavy	27	0
Bacon, light	26	0
Tallow	18	9
Cheese, new white	53	6
Cheese, new colored	53	6

## WELLINGTON MUTUAL FIRE INSURANCE CO.

Business done on the Cash and Premium Note System.

JAMES GOLDIE, CHAS. DAVIDSON,  
President. Secretary.

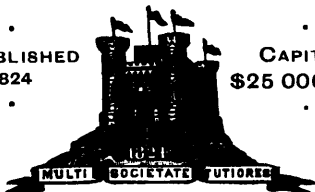
Head Office, Guelph, Ont.  
HERBERT A. SHAW, Agent,  
Toronto St., TORONTO

## ALLIANCE ASS'CE CO

OF LONDON, ENG.

ESTABLISHED  
1824

CAPITAL,  
\$25 000,000



CANADIAN HEAD OFFICE, MONTREAL  
P. M. WICKHAM, MANAGER. GEO. McMURRICH, AGT., TORONTO

## THE POLICY

ISSUED  
BY THE

## Confederation Life Association



On the Unconditional Accumulative Plan, contains but one condition, viz., that the premium shall be paid.

Extended Insurance is granted after two years.

Paid-up Policies granted after two years.

Cash Values granted after five years.

Rates and full information sent on application.

W. C. MACDONALD, J. K. MACDONALD,  
Actuary. Man. Director.

9 to 10c. as to quantity. Leads (chemically pure and first-class brands only), \$5.00; No. 1, \$4.62½; No. 2, \$4.25; No. 3, \$3.87½; No. 4, \$3.50; 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 whitening, 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, \$1.35 per 50 feet for first break; \$1.50 for second break; third break, \$3.30.

WOOL.—Mill-men are still indisposed to buy wool, except for most pressing wants, and neither of the two leading houses in this line report any business worth speaking of. Prices remain without change. We quote Cape, 15 to 16½c.; B.A. scoured, 28 to 35c.; Canadian fleece, 21 to 23c.; ditto, pulled, 20 to 24c. per pound.

## The Highest Standard

### In the ONTARIO MUTUAL LIFE

"There is some comment in life insurance circles as to the standard of valuations adopted by different Canadian companies. The Blue Book shows that The Ontario Mutual and The Great West lead the procession in adopting the highest standard (Actuaries' 4 per cent.) The Canada Life uses the American 4 per cent., and the Sun Life still adheres in the Blue Book to Hm. 4½ per cent., as do all other Canadian companies. The Ontario Mutual deserves credit for advancing at one leap to so high a standard."—Money & Risks Toronto, October, 1896.

## Ordinary Life Plan.

[CHAPTER 17.]

One of the oldest Mutual Life Insurance Companies of America is the Union Mutual, of Maine. It has \$36,932,148 of insurance in force, of which \$4,645,635 is in this Dominion.

### ÆTNA LIFE AND UNION MUTUAL.

\$10,000—Annual-Payment Life Plan—Age 30.

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

ÆTNA LIFE, No. 36,291.			UNION MUTUAL, No. 61,169.			With 6 per cent. on Difce to 1896
Dividend.	Net Payment.	Year.	Dividend.	Net Payment.	Year.	
	\$ 227 30	1876		\$ 336 00		\$ 19 10
\$ 40 30	187 00	1877		236 00		120 48
44 60	182 70	1878	\$ 4 80	231 20		100 88
46 50	180 80	1879	12 00	224 00		85 21
48 50	178 80	1880	10 40	225 60		91 60
50 50	176 80	1881	20 00	216 00		74 45
52 70	174 60	1882	26 30	209 70		64 50
54 80	172 50	1883	27 30	208 70		64 41
57 10	170 20	1884	23 20	212 80		73 20
59 40	167 90	1885	24 90	211 10		73 14
61 80	165 50	1886	26 30	209 70		70 70
64 30	163 00	1887	26 60	209 40		70 72
66 90	160 40	1888	27 00	209 00		71 92
69 60	157 70	1889	13 60	222 40		91 86
72 31	154 99	1890	13 80	222 70		91 39
75 10	152 20	1891	14 00	222 00		90 70
78 00	149 30	1892	14 20	221 80		89 90
81 00	146 30	1893	14 40	221 60		88 83
84 00	143 30	1894	19 30	216 70		82 20
87 09	140 21	1895	20 52	215 48		79 78
Totals...	\$3,351 50			\$4,381 38		\$1,594 97

Difference in the ÆTNA LIFE's favor.....\$1,029.82.  
With 6 per cent. interest, it is.....1,594.97.

For this advertisement we will use the case of a policy issued by that Company and another by the ÆTNA Life Insurance Company, upon the same age and on the same plan, in the year 1876.

We give the number of each policy, so both can be identified through enquiry of the respective companies, if one wishes to do so; and in this way the figures herein given can be verified, as to either or both.

It will be noticed that with 6 per cent. interest added to 1896, the advantage of having been in THE ÆTNA LIFE, is \$1,594.97.

• • •

Western Canada Branch,

Ætina Life Insurance Co.'s

Office,

Room 9, No. 9, Toronto Street,

TORONTO.

W. H. ORR & SONS, Managers.

## 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 Policy its holders 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.

#### BRANCH OFFICES IN CANADA:

Toronto, Ont., Room B, Confederation Buildings—F. L. PALMER, Supt.  
Montreal, Can., Board of Trade Building, 42 St. Sacramento St. (Rooms 529 to 533)—CHAS. STANSFIELD Supt.  
Ottawa, Ont., 29 and 30 Ontario Chambers, Sparks Street—D. G. C. SINCLAIR, Supt.  
London, Ont., Room 4, Duffield Block—J. T. MERCHANT, Supt.  
Hamilton, Ont., 6½ James Street S.—G. C. JEPSON, Supt.

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