HARDWARE AND METALS.—The trade movement, although slow and unsatisfactory, is if anything a little better than a week ago. A large number of retailers throughout the country have not yet finished stock taking, and so are not inclined to purchase in large quantities. Contracts for future delivery, however, continue of a satisfactory character. The milk can trade is very active, and jobbers are forwarding large quantities of material for manufacturing purposes. Business in metals is improving slowly, while values remain firm. Import orders of window glass, to be delivered in June, continue good. There is little or nothing doing in the plumbing business; however, a good trade is looked for next spring. Heavy hardware is not in request, partially as the result of high freight rates. There is a fairly good trade in tinware supplies, but orders are principally for small amounts. The only change in values is a reduction in iron pipe, which is now quoted at 70c., and 5 to 15 per cent., according to quantities.

HIDES AND SKINS.—In spite of a decline in the Chicago market local merchants still retain hides at their old prices. But the situation is undoubtedly weakening. The quality is deteriorating with the advancing season. Stocks do not sell very readily, and in some of the cellars there are accumulations. One important factor in the situation is that American buyers are holding aloof from the market, and with this outlet closed the position of holders is weakened not a little. As we stated last week, there was some difference of opinion as to the advisability of raising the price of sheepskins at the month's commencement. However, the bulls prevailed, and, in consequence sheepskins stand at 80c., an advance of 5c. Whether any further ohange will be made in prices during the month we cannot say. At present figures, values, in comparison with former years, are by no means high. At this season of the year there is so much variance in quality that it is extremely difficult to buy on a standard price. The local tallow market is weak, although quotations are no less. Some stock has been brought here from the United States recently, but we understand the results attained were not up to expectations, and it is improbable that the transactions will be repeated.

PROVISIONS.—Trade is but moderately active. The butter market remains unchanged, that means dull and slow; medium and common grades are selling at 8c., fine tubs at 14c., but for these descriptions there is only weak demand, the bulk of the trade being done in rolls at 12 to 14c. The local jobbing cheese business is very quiet, and the feeling decidedly easy. Hog products remain unaltered in regard to values; packers are not overly busy; receipts of dressed hogs are not excessive, but quite equal to all demands. Eggs are in a somewhat firmer position than they were a week ago; new laid are worth 20c., limed 11 to 12c., and cold storage 11 to 12c. per doz. Dried apples are a little firmer at 5½c., while evaporated are firm at 7¼c. With the advancing season an increased quantity of this fruit is passing into consumption.

WOOL.—After the pretty thorough cleaning up which the market underwent last week, it was not to be expected that there would be much activity this week, at least so far as fleece wool is concerned. However, stocks remaining in the country are so small that they command a premium and an advance of 1c. per lb. is being paid by Toronto merchants. For pulled there is a fair demand from the United States and several carloads are going forward. The circular of a well known Philadelphia wool house, Justice Bateman & Co., says of the situation in the United States: "Although American woolen manufacturers for the present appear to be fairly well employed under the new tariff laws, the seller of wool is not so well off, as he must now divide his business with foreigners who are selling wools at such tempting prices as to secure large orders from mills which were previously supplied from the domestic staple. The wool market therefore fails to quite keep abreast of the activity in the American mills, which are better employed than they were at any time during last year in supplying goods required to restore the assortment reduced to a low point in anticipation of the new tariff laws."

LIVERPOOL PRICES.

Liverpool, Feb. 7, 12.30 p.m.

	s.	d
Wheat, Spring	5	2½
Red, Winter	4	7
No. 1 Cal	4	7
Corn	4	0
Peas	4	10½
Lard	33	9
Pork	53	6
Bacon, heavy	28	6
Bacon, light	28	6
Tallow	24	6
Cheese, new white	48	0
Cheese, new colored	50	0

QUEEN

Insurance Co. of America.

H. J. MUDGE, Resident Manager, - - - MONTREAL
P. M. WICKHAM, Inspector.

MUNTZ & BEATTY, Resident Agents,
15 Toronto St., TORONTO. Tel. 2309.

C. S. SCOTT, Resident Agent, HAMILTON, Ont.

The DOMINION Life

ASSURANCE COMPANY

HEAD OFFICE, ... WATERLOO, ONT.

Authorized Capital **$1,000,000**
Subscribed Capital **257,600**
Paid-up Capital **64,400**

JAMES INNES, M.P., Pres. CHR. KUMPF, Vice-Pres.
THOS. HILLIARD, Managing Director.
CHAS. A. WINTER, Supt. of Agencies.

Policies unrestricted as to travel or occupation. First Canadian company to give patrons benefit of Extension Clause, and only company giving equal privileges and rates to ladies.

A few more good Agents wanted.

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. T. H. HUDSON, 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 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.

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

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	442,767 61
Gross Assets	1,516,271 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 Canada Accident Assurance Co.

1740 Notre Dame Street
MONTREAL

A Canadian Company
For Canadian Business

LYNN T. LEET, Mgr. for Canada.

JOHN GOUINLOCK, Chief Agent for Ontario, 40 Toronto Street. Toronto.

Phœnix

Fire Assurance Co.
Of London, Eng.

Established 1782.

LEWIS MOFFATT & CO.,
Agents for Toronto and District.

PATERSON & SON,
General Agents for Dominion
Montreal, Que.

The Peoples Life Insurance Co.

Incorporated by special Act of the Legislature of Ontario.

Agents Wanted

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

SEE THE NEW **Unconditional Accumulative Policy**

ISSUED BY THE

Confederation Life Association

TORONTO, ONTARIO,

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 ot 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**