

## An Introduction

There are no end of businesses that need the services of a Chartered Accountant. There are any number of men willing to do the work. You may think it worth your while to know who I am and about my ability.

Just now I am adding to a good reputation. Not thinking so much about getting rich as getting well known. Many years practical experience touching all lines of business gives me a claim upon your interest. As an expert, my work includes the accounting of all books in connection with :

Commercial and Manufacturing Firms and Companies.

Financial Corporations, whose annual meetings will soon be on, when they re-appoint auditors.

Lawyers, who sometimes need an Accountant to make up statements or to investigate affairs.

Municipal Councils, who sometimes need an expert Auditor or an Accountant to find out how much the treasurer is short in his accounts.

You want the best brains for such work, so as to avoid the possibility of any mistakes. I want the best firms to work for, so as to prove my efficiency and establish a reputation already begun.

All that there is to do is to reach you. This is one way. A call would do better. Let us have a conference if you are ready. I go anywhere for business.

**A. C. NEFF,**

Chartered  
Accountant,

174 Mutual Street, Toronto, Ont

paratively neglected. Molasses generally held at the figures quoted last week, though it is reported that one English house in Montreal has signified its withdrawal from the agreement entered into last spring by the trade generally regarding prices of this article. The "Escalona" from the Mediterranean with supplies of dried fruits is in port. There is nothing in Valenciennes of good quality under 4½c., layers 6½c., though some profess to be getting 7c.; currants of poor quality can be had as low as 3½c.; sound Provincials, 4 to 4½c.; cases Patras, 6½c.; Sultanias will be here about second week of December, and are quoted to arrive 6 to 6½c. for good average; golden, 7c.; of prunes there will be none before December; natural figs 6½c.; ordinary Elmes, 10c.; extra Elmes, 12½ to 15c. Candied peels are quoted at 12½c. for lemon; orange, 13½c.; citron, 16½c. Canned vegetables are dull and neglected, and wholesalers are buying, as a rule, just in 25 and 50 case lots as wanted. Salmon are quoted at \$1.25 to 1.35. Spices are without special change, except that China Cassia is scarce and held at 8 to 8½c. The movement in teas is quiet, and no changes are to be noted in prices. The trade sale to be held by Messrs. Tees, Wilson & Co., on the 8th inst., is at-

tracting considerable notice; the samples now on view show a pleasing range, and there have been a number of applications for catalogues from outside points.

HIDES AND TALLOW.—Green hides are unchanged in value, being bought by dealers at 4c. per lb. for No. 1, tanners paying 4½c. Lambskins, which are very low in the United States, are coming in quite plentifully, and the local comparatively high prices are hardly warranted; we quote 65 to 70c. each. Tallow is rather a shade stiffer, and several fair lots are reported to have been cleared out at 6c.; rough, about 3c. per lb.

LEATHER AND SHOES.—Boot and shoe salesmen are reporting good orders for spring wear, some say better than last year at same date, but sorting businesses in fall goods is small, and few of the houses are very busy just now. Probably the fine weather may account for this. Leather is moving in only small lots. The English market is in much the same condition as it has been for some time past. Some large purchases are reported in Boston on British account. Local prices are altogether unchanged. We quote:—Spanish sole B. A. No. 1, 19 to 22c.; do. No. 2 to B. A., 17 to 19c.; No. 1 ordinary Spanish, 18 to 20c.; No. 2, 16 to 17c.; No. 1, slaughter, 19 to 22c.; No. 2, do., 18

Gold Medals. Paris, 1878 : 1889.

## JOSEPH GILLOTT'S PENS

Of Highest Quality, and Having  
Greatest Durability are Therefore  
CHEAPEST.

### Comparisons Challenged.

In a pamphlet recently issued the Canada Life makes a comparison of "Expenses to income," but omits to say that the income credited to the Great-West Life only includes premiums on less than its first three months' business, and that the expenses named include the whole of gain on the expenses and cost of supplies as well as the ordinary expenses.

A comparative ratio, interesting particularly to new insurance, is published in "The Life Insurance Policy-holder's Pocket Index" for 1893, issued by the "Spectator" Company of New York. It gives the following figures under the head of "Expenses and taxes to new business": Canada Life, 5.23%, The Great-West Life, 1.54%, and under same head, after allowing for cost of old business, Canada Life, 2.73%. These figures are taken from sworn statements to Canadian Government.

If the Canada Life will consent to open its books to an impartial competent actuary to make comparisons with the results attained by the Great-West Life for a similar period, all the expenses of such a report will be paid by this company, including the expenses of publishing it in all the leading papers.

**THE GREAT-WEST LIFE ASSURANCE CO.**

Head Office, WINNIPEG, MAN.

Ontario Branch Office—12 King St. E., Toronto.

## OXFORD WARM AIR FURNACES.

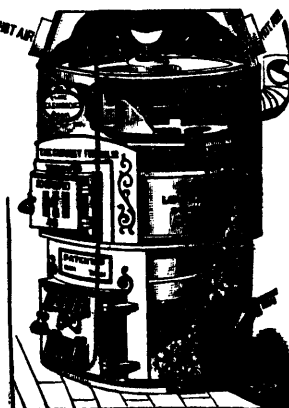
OTHERS PREFER THEM. SO WILL YOU.

### NOTE POINTS OF SUPERIORITY

Powerful Heaters

Fully equal to  
guaranteed  
capacity

Economical in  
Fuel consumption



Easily Managed

Dust Tight

Gas Tight

Long fire travel  
before reaching  
chimney

## HOT WATER HEATERS

for all sizes of Private and Public Buildings.

Sold by the Trade everywhere. Examine  
at our Show Rooms, 500 King St. W.

MANUFACTURED BY  
**GURNEY FOUNDRY CO., Toronto.**  
GURNEY-MASSEY COMPANY, MONTREAL.