

wheat here is quoted: No. 1, 85 to 86c.; No. 2, 83 to 84c.; No. 3, 80 to 81c. per bushel. Spring wheat remains as before reported with very little offering. Some movement is reported in Manitoba hard, No. 1, \$1.04; and No. 2, \$1.01 per bush. Peas are weak, with no sales reported; car lots can be bought at 55 to 56c. per bush. Barley is dull and not much offering.

GROCERIES.—Trade is rather quiet, not more so, however, than is usual at this time of the year. Prices remain in the main unaltered. Teas are moving in small lots for sorting-up orders, the movement being confined to medium grades in black and Japan. Sugar continues firm, with tendency of weakening. Monsecuricht in his February report, gives the beet crop in Germany, Austria, France, Russia, Belgium, and Holland for 1887-8 at 2,485,950 tons; 1888-9 at 2,785,844 tons; 1889-90 at 3,550,000 tons, estimated, to which he has since added 25,000 tons. Hence general belief in the falling of prices in the sugar market in the near future.

HIDES AND SKINS.—A fair demand exists, cured hides selling at 4½ to 5c. per lb. Market pretty bare in buff hides. Steers more plentiful and somewhat slower in request. Green unchanged. Sheepskins—The few coming into market sell readily at \$1.25 to 1.50. Calfskins are daily becoming more ample in supply, but they continue very dull, and prices weak. Tallow quiet, dealers paying 5c., selling 5½c.

PROVISIONS.—A steady trade is being done, prices remaining unaltered with a very few exceptions. Butter is offering rather more freely, considerable quantities coming from the East. Fancy quality is quoted at 18 to 20c. per lb. Other grades dull as ever. Rolls selling at 14 to 16c. Eggs easier at 14½ to 15c. per dozen. No change in quotations of hog products, a steady trade being done. Long clear bacon at 7½ to 7¾c; hams, 10½ to 11c.; breakfast bacon, 10½ to 11c.; lard, 8½ to 8¾c.; cheese, prime, 11c. Dried apples dull at 5c. per lb., showing a further decline in prices.

SEEDS.—In alsike clover the feeling is easier, prices somewhat unsettled in consequence of the export demand, and quoted at \$9.50 to \$11. Red clover and timothy moving freely at quotations respectively \$5.60 to 6.00, and \$3.25 to 3.50. Flax screened ruling at \$3.00 to \$3.25, a slight improvement in price for best quality.

WOOL.—Of fleece wools there is no stock in market to speak of. In pulled and foreign wools we find fair enquiry and movement, the different grades and prices being well maintained. Supers worth from 24 to 26c. per lb. Extras 30 to 32c.

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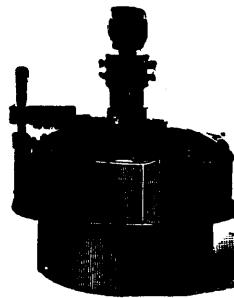
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Managing Director

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Below will be found the **Annual Premiums**, followed by a **Statement of the Results** to the Survivors, during the **past Ten Years**. Compare the **Net Cost**, shown in **Section 4**, with the **Assessments** made upon persons of the same age who belong to the various **Assessment Societies**, whether of the **business or fraternal varieties**, and note the difference:

FOR EACH \$1,000 OF INSURANCE.

1		2		3		4					
Annual Premium, including Medical Fee, Admission Fee, & Annual Expense Charge, all in one sum.		Accumulated fund at end of 10th year to Cr. of each Policy, available to renew this, or pay for another Policy.		BALANCE, Divided into ten parts, showing Annual Total Cost.		Allow \$4.00 in place of the Annual Dues and Admission Fees usually collected, and the Net Cost, yearly, was:					
Age	\$ c.	Age	\$ c.	Age	\$ c.	Age	\$ c.				
16	11 09	35	17 36	16	7 57	35	9 47	16	3 57	35	5 47
20	11 09	36	18 00	20	7 57	36	9 65	20	3 57	36	5 65
21	11 37	37	18 68	21	7 63	37	9 90	21	3 63	37	5 90
22	11 66	38	19 41	22	7 70	38	10 18	22	3 70	38	6 18
23	11 97	39	20 19	23	7 80	39	10 50	23	3 80	39	6 50
24	12 29	40	21 02	24	7 90	40	10 88	24	3 90	40	6 88
25	12 64	41	21 91	25	8 02	41	11 32	25	4 02	41	7 32
26	13 00	42	22 86	26	8 15	42	11 82	26	4 15	42	7 82
27	13 38	43	23 88	27	8 28	43	12 40	27	4 28	43	8 40
28	13 79	44	24 97	28	8 38	44	13 00	28	4 38	44	9 00
29	14 21	45	26 14	29	8 50	45	13 72	29	4 50	45	9 72
30	14 67	46	27 39	30	8 70	46	14 50	30	4 70	46	10 50
31	15 14	47	28 71	31	8 80	47	15 30	31	4 80	47	11 30
32	15 65	48	30 10	32	8 90	48	16 25	32	4 90	48	12 25
33	16 19	49	31 59	33	9 07	49	17 25	33	5 07	49	13 25
34	16 75	50	33 17	34	9 25	50	18 35	34	5 25	50	14 35

EXPLANATION OF TABLE.

The rates shown in No. 1 remain fixed at the age of entry for Ten Years at least. If the Accumulated Fund (2) is sufficient, (as for 20 years past it has been), all Policies on these Rates will be **RENEWED ANOTHER TEN YEARS**, as the close of each ten years is reached, without increase of the **ORIGINAL RATE**. At the age of 70, or later, the party's entire Accumulated Fund may be drawn out in **CASH**, (or two-thirds at a younger age), as a **SURRENDER VALUE** or **ENDOWMENT**, or the Insurance may then be renewed for life.

No. 3 shows the Fund belonging to the age opposite, available as Cash, without medical examination, toward taking an Endowment or other Policy of equal amount, or securing a renewal on the same plan, at the Original Rate, for Another Ten Years.

No. 3 shows the Balance, or Entire Annual Cost, the past ten years, expenses and all.

No. 4 shows the resulting Net Cost, or annual death assessment of the past ten years in the **ÆTNA** on this plan, after allowing \$4.00 off No. 3, as an equivalent of the \$3.00 or \$11.00 Admission Fee, and \$3.00 annual Expense Charge, found necessary in Assessment Societies.

For further information, apply to an agent of the Company, or to

W. H. ORR & SONS, Managers, Toronto.