

dollar per thousand feet, is not going to result in the benefit expected to western lumbermen, owing to the increased rates to American points recently made by the railway companies. Coarse lumber does not appear to have found an outlet in the United States under the \$2.00 per thousand duty; and it was hoped that with the reduction to one dollar, there might be a large movement of that grade to the American markets. Apparently this is not going to be realized, owing to the increased tariff of the railways.

LEATHER.—The leather trade is a little on the quiet side, all transactions taking place being for just immediate wants; as stock-taking of the shoe houses approaches, and the present being between seasons, manufacturers are inclined to hold off buying as much as possible. All kinds of heavy grade leather is in demand, with light stocks; prices are unchanged. No outside shipments have been made recently, but enquiries from Montreal and Quebec, also Liverpool, England, point in that direction. There may be some accumulations of light grade leathers, as the season is off, but they are not large.

METALS AND HARDWARE.—There is no very marked activity in metals. Pig iron is in moderate supply at \$25 to 26 00 for Summerlee. American pig is now in market at \$22 to 22.50 for such brands as Bay View and Niagara. The Tonawanda, N.Y., furnace is soon to exhibit an iron which they profess will be equal to Summerlee. There is no Nova Scotia pig in market. We do not alter quotations of metals. Ingot tins shade easier for future delivery; tin and Canada plates if anything firmer. Sales fairly active, but demand not out of the ordinary for the season of the year. Payments are not regarded as satisfactory as could be desired.

PROVISIONS.—The dairy trade is reported fair. In butter the demand seems running more on fresh rolls, selling at 13 to 15c. per lb.; dairy tub is in better supply at 13 to 15c. There are no enquiries for medium and common grades, hence quotations are purely nominal. Cheese is quiet and prices unchanged, but a little easier in values. In hog products long-clear bacon is quoted at 8½ to 8¾c. per lb.; Cumberland cut, 8¾c.; breakfast bacon, 10¾c.; hams, 13c.; rolls, 10c.; backs, 10c.; bellies, 10¾c.; lard is unchanged at 8½ to 9c. per lb. Eggs are firmer at 20c. per dozen for fresh; pickled eggs, 16 to 17c. Dried apples are selling at 7½ to 8c. per lb., and very scarce; evaporated apples held at 14 to 15c., but little doing at these high prices; beans are easier, jobbing at \$1.75 per bushel. Prices all over are really unchanged as per our current price list.

WOOL.—The wool market continues much in the same position it has occupied for the past few weeks. Trade is very quiet; any transactions occurring are but small in volume, and for the immediate supply of local mills. Prices are unchanged, and there is no disposition to lower them.

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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 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.

FOR EACH \$1,000 OF INSURANCE

1 Annual Premium, including Medical Fee, Admission Fee, & Annual Expense Charge, all in one sum.				2 Accumulated fund at end of 10th year to Cr. of each Policy, available to renew this, or pay for another Policy.				3 BALANCE, Divided into ten parts, showing Annual Total Cost.				4 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.	Age	\$ c.	Age	\$ c.	Age	\$ c.	Age	\$ c.
16	11 09	35	17 36	16	35 81	35	78 86	16	7 57	35	9 47	16	3 57	35	5 47
20	11 09	36	18 00	20	35 81	36	83 30	20	7 57	36	9 65	20	3 57	36	5 65
21	11 37	37	18 68	21	37 40	37	87 80	21	7 63	37	9 90	21	3 63	37	5 90
22	11 66	38	19 41	22	39 50	38	92 30	22	7 70	38	10 18	22	3 70	38	6 18
23	11 97	39	20 19	23	41 60	39	96 85	23	7 80	39	10 50	23	3 80	39	6 50
24	12 29	40	21 02	24	43 70	40	101 36	24	7 90	40	10 88	24	3 90	40	6 88
25	12 64	41	21 91	25	45 86	41	105 99	25	8 06	41	11 39	25	4 05	41	7 32
26	13 00	42	22 86	26	48 00	42	110 45	26	8 15	42	11 82	26	4 15	42	7 82
27	13 38	43	23 86	27	51 35	43	115 05	27	8 25	43	12 40	27	4 25	43	8 40
28	13 79	44	24 97	28	54 15	44	119 70	28	8 38	44	13 00	28	4 38	44	9 00
29	14 21	45	26 14	29	57 00	45	124 30	29	8 50	45	13 73	29	4 50	45	9 73
30	14 67	46	27 39	30	59 85	46	129 00	30	8 70	46	14 50	30	4 70	46	10 50
31	15 14	47	28 71	31	63 19	47	133 75	31	8 80	47	15 30	31	4 80	47	11 30
32	15 65	48	30 10	32	67 40	48	138 55	32	8 90	48	16 35	32	4 90	48	12 35
33	16 19	49	31 59	33	71 90	49	143 35	33	9 07	49	17 35	33	5 07	49	13 35
34	16 75	50	33 17	34	75 00	50	148 20	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. If the Accumulated Fund (2) is sufficient, (as for 24 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 an earlier age), as a Surrender Value, or the Insurance may then be renewed for life.

No. 2 shows the Fund belonging to the age opposite it, available as Cash, without medical re-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 assessment of the past ten years in the ÆTNA, on this plan, after allowing \$4.00 off No. 3 as an equivalent of the \$8.00 or \$11.00 Admission Fee, and \$3.00 annual Expense Charge, found necessary in assessment societies.

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