LIVERPOOL PRICES. Liverpool, Mar. 18, 19.80 p. m.

The Farmers' and Traders'

Liberal Policies Economical Management.

LIFE AND ACCIDENT ASSURANCE CO., Ltd.

Head Office, ST. THOMAS, ONT.

J. H. STILL, Pres. JOHN CAMPBELL, Vice-Pres D. E. GALBRAITH, Secretary.

Agents wanted to represent the Company.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY

Established 1875.

of New York

EDWARD W. SCOTT, President.

General Agents wanted in unrepresented districts. Apply to R. H. Matson, General Manager for Canada. 37 Yonge St., Toronto, Ont.

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 The Canada Life uses the American 4 per cent., and the Sun Life still adheres in the Blue Book to Hm. 42 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.

WELLINGTON MUTUAL FIRE INSURANCE CO.

Business done on the Cash and Premium Note System.

JAMES GOLDIE, CHAS. DAVIDSON,
President. Secret Secretary Guelph, Ont.

HERBERT A. SHAW, Agent, Toronto St., TORONTO

PHENIX.

Insurance Company Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, - Agents, Toronto.

57th YEAR.

Gore Fire Insurance Co.,

GALT, ONT.

Both Cash and Mutual Plans. During 1891, '92 and refunded in cash 90%, and '94 and 95 10% of all memrs' premiums.

 Hon. James Young.
 A. Warnock, Esq. President, - - Vice-President, -

Manager, R. S. STRONG, Galt.

Nos. 0 to 8, \$2.60 per 100 lbs.; annealed and Nos. 0 to 8, \$2.60 per 100 10s.; annealect and oiled do., \$2.65; galvanized, \$3.15; the trade discount on wire is 25 per cent. Barb and twisted wire and staples, \$3 per hundred for Quebec province, freight paid on half-ton lots; for Ontario points, \$2.85, freight paid up to 25c. per hundred.

OILS, PAINTS AND GLASS.—Linseed oil fs decidedly weaker in Britain, and is a little lower here, but no marked change is expected till new stocks arrive. In other lines there is absolutely no change. We quote: Turpentine, one to four brls., 44c.; five to nine brls., 43c., net 30 days. Linseed oil, raw, one to four barrels, 47c.; five to nine brls., 43c., net 30 days; olive oil. machinery, 90c.; Nfid. cod, 34 to 36c. per gal.; steam refined seal, 50c. per gallon in small lots. Castor oil, 9 to 9½c. as to quantity. Leads (chemically

pure and first-class brands only), \$5.00, No. 1, \$4.62\frac{1}{2}; No. 2, \$4.25; No. 3, \$3.87\frac{1}{2}; No. 4, \$3.50; dry white lead, 4\frac{1}{2} to 5c.; genuine red do., 4\frac{1}{2} to 4\frac{1}{2}c.; No. 1 red lead, 4c.; putty, \$1.65 to 1.75 in bulk, \$1.85 to 1.90 in bladders, \$2 to 2.10 in tins; London washed whiting, 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; window glass, \$1.35 per 50 feet for first break; \$1.50 for second break; third break, \$3.30.

The Ætna and the Canada

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[CHAPTER 23.]

What the ÆTNA LIFE is for the whole continent and for the world, the CANADA LIFE is for Canada—in the matter of standing at the fore-front of all other Life Insurance

•	THE ÆTNA	AND TH	E CANADA	•	Ì
\$10,000—15-Year Endowment—Age 26. (Raised to \$10,000 for easy comparison.)					Difference in Ætna's favor,
CANADA LIFE No. ——— Premium \$630.00.		Same Plan. Same Year.	Plan. Same No. 13,412.		with 6 per cent. 1 interest 1 to 1898.
Bonus Profits.	Cash Paid.	Amount Yr. paid	Cash Profit.	Net Payment.	
\$ 332 93 384 00 434 C0	\$630 00 631 00 630 00 630 00 630 00 630 00 631 00 630 00 630 00 630 00 630 00 630 00 630 00	1883 1884 1185 1886 1887 1888 1889 1890 1991 1892 1893 1894 1895 1896 1897	\$ 44 50 60 60 70 50 80 80 91 60 103 01 114 80 127 30 140 30 163 90 168 21 183 20 199 00 215 50	\$621 20 576 70 560 60 550 70 541 40 529 80 518 20 508 40 494 10 481 90 487 30 453 00 498 10 492 20	\$ 21 10
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\$1,753 20 **\$1,150 93 \$9,450 00 \$7,565 00 \$2,748**

Difference in favor of the ÆTNA, thus far............ \$1,592 83

There are profits for two years yet to come from the CANADA LIFE, and for one year from the ÆTNA LIFE.

Companies for good results to the insured, stretching over nearly a half century.

But the CANADA does not make an annual Cash Dividend on its with profit policies as the ÆTNA LIFE does. Hence, it is somewhat difficult to make a close and accurate comparison, for only those who are there at the end of the CANADA'S quinquennial period are entitled to the profits shown.

Those who drop out sooner get little or none.

In the ÆTNA, as will be seen by the illustration, a Yearly Cash Profit is paidone for every premium paid to the Company.

W. H. ORR & SONS,

Managers,

Toronto St., - TORONTO.

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

\$25,592,003.78

Its great feature is its INDUSTRIAL PLAN OF LIFE INSURANCE

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 the homes of policy-holders.

No uncertain assessments—no increase of premiums.

The daily saving of FIVE CENTS will carry policies on the lives of every member of a family of SEVEN PERSONS. Think of it! 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 libers 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.

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. Sacrament St. (Rooms 529 to 533)—Chas. Starsfield Supt of Ottawa, Ont., 39 and 30 Ontario Chambers, Sparks Street—D. G. C. Sinclair, Supt.

London, Ont., Room 4, Duffield Block—J. T. Merchant, Supt.

Hamilton, Ont., 45 James Street S.—G. C. Jepson, Supt.

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