

How to Avoid Loss.

Have you ever known of families left well provided for, who a few years later were almost penniless? In some cases the widow was persuaded to invest in lots in a well boomed town, in others in the stock of some mining or other joint-stock company. Sometimes a friend (?) was kind enough to offer the widow an interest in a business which was certain to net a profit of 50% per annum, but which instead resulted in a loss of 100%, including the widow's capital. It is a good thing to leave a large sum of ready money to your wife, but it is much better to leave her **an annuity of say \$500 or \$1,000** per year for 20 years or during her life time, if she should live longer. You then make an absolute provision which she cannot lose. This form of insurance is given by the **Manufacturers Life Insurance Compy, Toronto.** A post-card will bring particulars.

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Commercial.

TORONTO MARKETS.

Toronto, Oct. 25th, 1900.

DRUGS, CHEMICALS, ETC.—The opium market is very firm in sympathy with reports from Smyrna. Otherwise, everything continues in statu quo, with brisk business being done.

DRY GOODS.—There was another advance of from 5 to 7½ per cent. in grey and white cottons, including sheetings and pillow cottons, which took place last Monday. Everyone admits the possibility of still further advances in almost all lines of cotton goods. Some grades have already advanced 80 per cent. during the last few weeks. It is almost unprecedented, the present situation in the market. The fall dress goods demand is still active, especially for homespuns, in which plain colors are favored. Winter underwear is also asked for more frequently, now that a few cooler days have been experienced.

FLOUR AND MEAL.—Our quoted prices for flour are purely nominal, and range at about \$2.65, in buyers' covers, at main line points. This is for Ontario, but Manitoba is about the same just now. Some bran has been sold at \$11.50 to \$12.25, while shorts are a little easier at \$14 to \$15. If prices in the American market continue to decline, but very little buying demand can be expected.

GRAIN.—Ontario wheat is about a cent lower. Manitoba is also down about 3 or 4c., and is dull at the decline. Barley and oats are lower by 1c. Rye and buckwheat are nominal at unchanged figures, with light receipts. In the Chicago market, wheat rules dull, with but little trade being done. The large amount held over from last year has a somewhat depressing effect on values and unless something happens to reduce the estimates (such as damage to the Argentine crop), the prices are more likely to go lower than higher. Corn is held fairly firm, though with a tendency to ease off, in sympathy with the wheat market.

GROCERIES.—So far as business is concerned, the continued fine weather has somewhat hampered much movement in the trade. Orders, while fairly satisfactory in point of frequency, are only of a sorting-up character. A large distribution of new Valencia raisins ex "Escalona," has been made. New Comadre figs, in taps, are in the market, and find ready buyers. All dried fruits are very firm, and canned goods show no sign of recession from their present prices. There is but a moderate movement in sugars, buyers, as a rule, apparently holding off for lower prices. Teas are quiet and unchanged, the most active transactions being reported in medium Japans and Ceylon Pekoes and Pekoe Souchongs.

HARDWARE.—Business is very active, especially in such lines of fall goods as guns, ammunition, etc. Cold weather is hoped for so as to sell off stocks of skates, many of which have been held over from last year, owing to the open season then. Unless the bulk of the stocks of skates are sold off by January, there is little chance of disposing of them at all, however wintry the weather may prove after that time. In heavy metals, there is nothing very noteworthy. In Glasgow, pig iron continues dull, only a few transactions being recorded daily, with but slight alterations in price. Consumers will not enter into fresh contracts, and only buy sparingly, when forced for quick shipments. Manufacturers are, however, becoming more inclined to meet buyers when there is a chance of business.

HIDES AND SKINS.—In this market there is nothing new to say; tallow is a little higher. In Chicago, tanners gen-

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