

down under 8c. now. All coffees are firm. Teas are passing in moderate quantities, but no special feature to remark, the demand being more active in the better grades than for cheaper ones.

**HAY AND STRAW.**—The seeding time makes farmers so universally busy that hay is placed on the market in insufficient quantities, thus forcing prices up to the figures which we now quote. But these cannot long be sustained. For loose timothy hay we quote first quality, \$17.00 per ton; second, \$15; clover hay, first quality, \$10 per ton; second, \$8. Straw, best quality, is fetching \$11 per ton; second, \$9.

**HIDES AND SKINS.**—No changes in prices to report. The supply of hides is light and demand active. Prices are becoming firmer, car lots are reported sold at 5c. per lb. for No. 1. Of sheepskins few are offering, those on the market find ready sale at \$1.25 to 1.60 for best fresh, long-woolled skins. Calfskins are coming in freely, and are in somewhat better demand with prices unaltered. Tallow continues quiet.

**LEATHER.**—A good business has been done during the week, the demand being chiefly for jobbing leather, for local dealers. The manufacturers of boots and shoes are busy cutting up more sole leather than usual at this time of the year. There is also a good demand for prime heavy harness leather, of which there is a light stock. Prices of leather generally firm with upward tendency.

**PROVISIONS.**—Continued large receipts of fresh roll butter have weakened prices, and best rolls are now selling at 14 to 15c. per lb.; mediums, 10 to 12c., with stocks in both qualities accumulating. There is no demand for old tub butter; buyers who were offering 5c. some time ago are now out of the market. Cheese steady and unchanged, the stock of old is almost exhausted. In hog products a good jobbing business is doing at unchanged prices; long clear bacon quoted at 8½c. per lb.; hams, 11½ to 12c.; breakfast bacon, 11½ to 12c.; short-cut pork, \$17 per barrel, and mess pork \$16. Eggs steady at 10c. per dozen.

**SEEDS.**—There is a large business doing in all staples, with sharp advance in timothy and clover hay seeds. We quote \$4 to 4.20 per 100 lbs. for timothy, an advance of from 25 to 30c.; clover, alsike, \$10 to 12 per 100 lbs., advanced 50c.; clover, red, advanced 40c. to \$6.90 to \$7.20. Hungarian grass and millet are now \$1.60 to \$1.75. Prices firm at advance.

**WOOL.**—There is but little doing in fleece, there being no stock now available; pulled wool is in moderate demand at 25 to 25½ cents per pound for super, and 30 to 31c. for extra. Very little doing in foreign wool.

Storage and Commission.

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COMMISSION MERCHANTS.

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ORGANIZED 1871.

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REMEMBER, AFTER THREE YEARS

## POLICIES ARE INCONTESTABLE,

Free from all Restrictions as to Residence, Travel, or Occupation. Paid-up Policy and Cash Surrender Value Guaranteed in each policy.

## THE NEW ANNUITY ENDOWMENT POLICY

AFFORDS ABSOLUTE PROTECTION AGAINST

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Provides an INCOME in old age, and is a GOOD INVESTMENT.

Policies are non-forfeitable after the payment of Two Full Annual Premiums. Profits, which are unexcelled by any Company doing business in Canada, are allocated every five years from the issue of the Policy, or at longer periods as may be selected by the insured.

Profits so Allocated are Absolute, and not Liable to be Reduced or Recalled at any future time under any circumstances.

Participating Policy Holders are entitled to not less than 90 per cent. of the Profits earned in their Class, and for the past Seven years have actually received 95 per Cent. of the Profits so earned.

W. C. MACDONALD,  
Actuary.

J. K. MACDONALD,  
Managing Director

# Cheaper than Society Insurance.

For 21 years past the old **NETA LIFE INSURANCE COMPANY**, in addition to its popular **ENDOWMENT INVESTMENT** Plans, has been giving **Common Life Insurance** at **ACTUAL COST**, upon its Copyrighted "**RENEWABLE TERM PLAN**."

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.	Age	\$ c.	Age	\$ c.	Age	\$ c.	Age	\$ c.
16	11 09	25	17 86	30	25 21	35	78 86	16	7 57	25	9 47	16	3 57	25	5 47
20	11 09	35	18 00	40	25 21	45	83 30	20	7 57	35	9 65	20	3 57	35	5 65
21	11 37	37	18 69	41	27 40	47	87 80	21	7 63	37	9 90	21	3 63	37	5 90
22	11 65	38	19 41	42	29 50	48	92 30	22	7 70	38	10 18	22	3 70	38	6 18
23	11 97	39	20 19	43	31 60	49	95 85	23	7 80	39	10 50	23	3 80	39	6 50
24	12 29	40	21 02	44	33 70	50	101 35	24	7 90	40	10 85	24	3 90	40	6 85
25	12 64	41	21 91	45	35 85	51	106 90	25	8 05	41	11 25	25	4 05	41	7 25
26	13 00	42	22 85	46	38 00	52	110 45	26	8 15	42	11 65	26	4 15	42	7 65
27	13 38	43	23 85	47	40 15	53	115 05	27	8 25	43	12 10	27	4 25	43	8 10
28	13 79	44	24 97	48	42 30	54	119 70	28	8 35	44	12 50	28	4 35	44	8 50
29	14 21	45	26 14	49	44 45	55	124 30	29	8 50	45	13 00	29	4 50	45	9 00
30	14 67	46	27 39	50	46 60	56	129 00	30	8 70	46	14 50	30	4 70	46	10 50
31	15 14	47	28 71	51	48 75	57	133 75	31	8 90	47	15 30	31	4 90	47	11 30
32	15 65	48	30 10	52	50 90	58	138 55	32	9 10	48	16 25	32	4 90	48	12 25
33	16 19	49	31 59	53	53 00	59	143 35	33	9 30	49	17 25	33	5 07	49	13 25
34	16 75	50	33 17	54	55 00	60	148 30	34	9 55	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 30 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. 2 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.

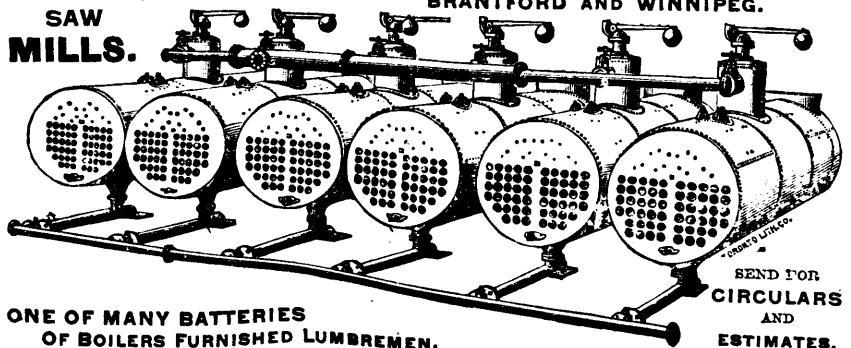
No. 3 shows the Balance, or Entire Annual Cost, the past ten years, expenses and all.

No. 4 shows the resulting Net Cost, or annual death assessment of the past ten years in the NETA on this plan, after allowing \$4.00 off No. 2, 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.

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