## INSURANCE MATTERS.

SICKNESS INSURANCE.

Considering the pressure at which we live, and all the circumstances of this directly competitive age, few things seem to us more desirable than the means of insurance agant sickness. Health or sickness insurance is by no means a new element in underwriting; although it is attracting so much attention at the present time. Long ago insurance managers found it a most difficult problem to solve, and quietly field a subject of the control of

## IPEG PRICES CITR

	WINN	נו
GRO	CERIES .	R
Prices to reta	discounts for cash or	K
large lots. Canned hpples, 3s, 2 dos	Goods Per case 2	C
Apples, preserve	ed, 38, 2 doz .3 00 3 25 (per doz.) 2 70 2 90	L
a doz	3 50	LLA
Cherries, red, pit	2 15 2 25 cd, 34, 2 doz. 3 00 3 25 (per doz.) 2 70 2 90 n betrieb, 25, 	E C P
Peas, sifted, 28, Pears, Bartlett, 2	1, 29, 2 doz2 co 2 io 2 doz	B
Peas, Marrowiai Peas, alited, 2s, Pears, Bartlett, 2 Pears, California Pears, Bartlett, 2 Pineapple, 2s, 2 Pineapple, impor	a doz	À
Pineapple, impor Peaches, 28, 2 do	doz4 50 4 75 rted, 29, 2 doz 5 50 6 co z 90 4 25	Pi N Pi
Peaches, Californ Peaches, Canadi	z	Pi Pi
Plums, Californi: Pumpkins, 3s, 2	a, 2)(a, 2 doz+ 00 4 50 doz 10 2 25	P
Raspberries, 28,: Raspberries, 28,:	2 doz, Syrup.3 35 3 40	•
Strawberries, 25, Strawberries, 25, Strawberries, 25, L'omatoes, 35, 2 ( Salmon, talls, 16, Salmon, Coluces	a doz, Presc. 3 00 4 00 doz	Ti Ti Ci
		176
Sardines, domest Sardines, import Sardines, import Sardines, imp. M	ic %s 04% '05 ted, %s 15 a5 is, boneless . 20 33	Bi Ti Po
Sardines, import Sardines, imp. 14 Sardines, Dom.,	s, boneless . 30 33	ľ
Imported Presh	Per doz, Herring, 18.1 40 1 50 Jerrings, 18.1 75 1 85	Si
imp. Kippered 11 imp. Herrings, 7	Com. Sauce 181 So 1 90 ch. Sauce 14.1 So 1 co	R
Imp. "Shi	rimp Sauce 181 90 2 00 Ments Per case.	M
Corn Beef, 18, 2 Corn Beef, 28, 1 o	doz 3 15 loz 2 90 1 doz 3 00	G
Lunch Tongue,	1 doz 3 00 18, 2 doz6 00 0 25 U.S. 28, 1doz 6 75 Can. 28, 1 doz 6 00	
Brawn, 28, 1 do:	z	E:
	Per doz.	E: Po L:
Chicken, Duck o Potted Ham, & Devilled Ham, Potted Tongue.	r Turkey, 182 50 2 60 5 05 70 48 65 70	Br M
Potted Tongue, Potted Ham, 1/28	⅓\$ 65 70 	R
Chicken, Duck of Potted Ham, & Devilled Ham, Potted Tongue, Potted Ham, Market Tongue, Potted Tongue, Coffe Tongue, Richard Richard Parket Richard Parket Richard Potted Tongue, Richard Richa	1 30 1 40 2 1 30 1 40 2 1 30 1 40 3 1 40	Co
treen Rio Inferior grades .		D:
Split Peas, sack		Di
Split Peas, sack of Pot Barley, sack Pearl Barley, sack Rolled Oatmeal,	08 3 75 4 00 8 08 3 75 4 00 sack 80 70 1 75	A
		AI AI
Granulated Oath Beans (per bush Commes), sack of Commes), %sack	1 45 19 (per 1/1 sac) 75 Per pound	4000000
Rice, B		CC
Rice, Japan Sago	4i	Po
Tapioca	ttes Per M	Pe
	\$7 50 	P
Sweet Caporal Sweet Sixteen Derby		P. Gi
T. & B		GGN
Boneless Hake, p Codfish, whole ca	per lb 05 0514 sees, 100 lbs. 6 50	M
Codfish, whole ca Codfish, Pure per Herrings, in half Digby chicks	ses, 100 lbs. 6 50 r lb 714 co	Ct
Dried F	ruite.	In
Dried E.	ias, bbls 11 11½ half-bbls 11½ 11½ casce 11½ 11½ half-cascs11¼ 11½	
44 clean	ad in coccessing 1175	Y
Dates, Cases Figs, Kleme, abo	ut to 1b box, 20 23	Jai
Figs, Cooking, S	συς ση συς ση	
Figs, Tapneta Figs, Portuguese cultana Raisins	, boxes 05 5½ , boxes 05½ 07	
		_

	IFEG FE	CES (
	Dried Fruite Per pound	Tobacco
!	Raisins, Val., fine, off stalk 2 50 Raisins, Selected, off stalk	7. & B., 3s, 4s, and 9s (
'	Italsins, Val. Layers, per box 2 50 2 60	Crescent, 8s, cads
5	Clusters, 3 Crown. 2 25 75 Loose Muscatels, 2 crown . 78 Loose Muscatels, 3 crown	T.&B. Black Chewing,
5	Loose Muscatels, 3 crown 715	Ss or 16
	Loose Muscatels, 2 crown 38 Loose Muscatels, 4 crown 9 London Layers, 20 lb Boxes 90 a co Apples, Dried 97 7% Rvap Apples, finest quality 67% 7% California Exercised Fault	T. & B. 1.5 pkg, cut
3	Apples, Dried	T. & B. in 1-5 tins
1	California Evaporated Fruits	T. & B. Manogany Cn. Ss or 16. T. & B. 1-12 pkg, cut T. & B. 1-5 pkg, cut T. & B. in pouches, 1-4 T. & B. in i -5 tins T. & B. in i -5 tins T. & B. in is tins Oringco. 1-12 pkg.
: 1	Perchet unperled	Orinoco, 1-12 pkg Orinoco, 1-5 tina Orinoco, 34 tina Tucketta Cherub Cigi
3	Pears 13% 13	Orinoco, 34 tins
3	Pears 13½ 13 Apricots, Choice 11½ 12  ** Standards 10½ 11 Pitted Plums 11 11½	1-12
	Pitted Plums 11 114 Nectarines 1015 11 114 Prunes, 100 to 130 54 54 Prunes, 90 to 100 556 64 Prunes, 90 to 00 56 64	Brier, Ss, cads
١	Prines, 100 to 130 5% 5%	Derby, &, cads
	Prunes, So to co 8 64	P. & W. Chewlng, But
;	Prunes, 60 to 20	Tonka, 1 tius Tonka, 1-12 pkg Canadian Leaf, 50 lb
		Canadian Leaf, 50 lb
	Telegraph \$4 00	Lower grades
	Tiger 435	Dominion Tobacc
1	Cable	Pommery told s
ŀ	Nuts Per nound i	Pommery, 101/ 8 Smliax, Bars 8 s Holly, 3 s and 15 s
1	Brazils 11 12% Taragona Almonds 15 15% Peanuts, rossted 21 13%	Caramel, Bars, 7s
1	Peanuts, roasted 11 11%	BLACK CHEWING PE
	Peanuts, green 9 10 Grenoble Walnuts 141/4 15 French Walnuts 13 14	Black Bass, Bars, 101/18 Black Bass, 6 s and 8 s.
İ	Sicily Filberts	BRIGHT SMOKING PE
١	Shelled Almonds 3c 35	BRIGHT SMOKING PI Virgin Gold, 3½ s Virgin Gold, 9 s Bulls Bye, 3½ s and 5 s
ı	Syrup Ratra Bright, her lo30 3%c	
1	Manie case I doe W mal tinto at # 00	Empire Tobacco
ı	314	Rmpire, 38 @ 412
1	Molasses, pergal, (New Orl.) 37c 40c	Rmpire, 3s @ 4½ Golden Plug, 3s Royal Oak, 6s
١	" Porto Rico 45 46 46	Something Good, 78
۱	Sugar	Currency, Bars, 10Ks
١	Extra Standard Gran. 5 95 Extra Ground 7c	Currency, Bars, 10%s Currency, 6s Free Trade, 8s Snowshoe, Bars, 12s
ì	Powdered 6%c	Snowshoe, Bars, 12s
:[	Bright Vallow Sugar a to	Wooden Ware
ŀ	Maple Sugar 13%c 15c Salt Per pound Rock Salt 15c 14c 14c 14c 14c 14c 14c 14c 14c 14c 14	Pails, 2 hoop clear Pails, wire hoop Pails, Star fibre
Į		Palls, Star fibre Tubs. No. o common
1	Common, fine 2 co Common, coarse 2 co	Tubs, No. 0 common Tubs, No. 1 common Tubs, No. 2 common Tubs, No. 3 common
ŀ	Common, coarse	Tubs, No. 3 common .
ı	Per Sack	Tubs, nests (3) Tubs, wire hoop (3)
1	Dairy, white duck sack 00 48 Common, fine jute sack 00 43	
١		Tubs, fibre, No. 0 Tubs, fibre, No. 1 Tubs, fibre, No. 2
	Assorted Herbs, Mib tins 75 00 Per pound Alispice, whole	Tubs, fibre, No. 2
١	Allanice, pute ground 18 23	1403, 11016, 140, 3
1	Allspice, compound	Tubs, fibre, (3) Butter Tubs, wire hoop Butter Tubs, wire hoop Wathleads, Clah
ı	Cassis, pure ground 20 25 Cassis, compound 13 18	Butter Tubs, wire hoop
۱	Cloves whole I	Washboards, Globe, pe
١	Cloves, pure ground	CURED MEA
١	Pepper, black, whole	Lard, pure leaf, steam r
	Pepper, black, compound 10 13 Pepper, white, whole 22 25	Lard, pure, in 3, 5 and
Ì	Pepper, black, compound 10 13 Pepper, white, pure kround 25 30 Pepper, white, compound 18 20	Lard, pure, in 3, 5 and tins, per case of 60 j Lard, pure, Tierces, per
ł	Pepper, white, whole 23 25 Pepper, white, pure ground . 25 26 Pepper, white, compound 18 20 Pepper, Cayanne 25 30 Ginger, whole, Jamaica 25 30 Ginger, whole, John 20 32 Ginger, whole, Jamaica 25 30	Lard, 50lb tubs Lard, Compound, 20 lb Lard, Compound, 3 and
I	Pepper, Cayanne	Lard, Compound. 3 and tins, case 60 lbs
١		Smoked Meats
ł		Hams ballion
Į	Mace (per pound)	Breakfast bacon, bellies Breakfast bacon, backs
١	Choice 35 40	Shoulders
١	Common	Ticonic mama
ı	Indian and Cevion—	Dry Salt Moute
1	Choice	Shoulders Smoked Long Clear
١	Young Hysons—	Backs
Į	Young Hysons— Choice 35 45 Medium 28 35	Barrel Pork
1	Common	Heavy mess
1	Hinest Maw Picking as 40	Meal Sundries
١	Choice	Fresh pork sausage, lb. Bologna sausage, lb. Pickled pige feet, kits Sausage casings. lb
I	Good Medium 20 25 Common 10 10	Pickled pige feet, kits
_	2-man 16 (0)	or water continue to

3	CES	CU	R	5
ď	Tobacco	Per	pound	Γ
d O	75 8 17 as as and	as Cada	00 70 00 61	l
0	Lily, 8s, cads Crescent, 8s, cads T.&B. Black Chewis T. & B. Mahogany	*********	∞ 23 ∞ 23 ∞ 01	W
35	T. & B. Mahogany	Chewing,		Pi A A B
•	T. & B. 1-12 pkg, cu	1	00 6134	ij
ó	T. & B. 1-5 pkg, cut	1.4	00 85 00 85 00 86	B
2	T. & B. in i-5 tins		00 00 00 86	ç
8	T. & B. In is tins	••••	00 83 00 81	Č
3	Ormoco, 1-5 tins	•••••	00 00 00 86	c
3	T. & B. Mahogany So or 16,	Cigarette		C
é	Tucketts Cherub (1-12 Drier, Ss, cads Derby, 3s and 4s, cad Derby, 3c, cads P. & W. Chewing, J. Tonka, 4-12 pkg Tonka, 1-12 pkg Canadian Leaf, 50 very bright	······	8 63 8 65 8 65 8 65	EGGGGGGGGGEEEE
	Derby, 8s, cads	Carla	8 65	CI
(	P. & W. Chewlng,	Butts	∞ 65 ∞ 65	R
•	Tooks, 1-12 pkg		00 00 00 88	F
-	very bright		21	G
i	Lower grades  Dominion Tobs			GI
i	BRIGHT CHEWING	PLUG.	List	Io
.	Pommery, 101/2 s Smliax, Bars 8 s Holly, 3 s and 15 s		73	In M
	Smirax, Bara 8 s Holly, 3 a and 15 s Carainel, Bars, 7s BLACK CITEWING Black Bass, Bars, 10		72 62 58 48	00000
	BLACK CITEWING	PLUO.		ŏ
5	BLACK CITEWING Black Bass, Bars, to Black Bass, 6 s and	8 <b></b>	40 43	O
!	Virgin Gold, 156 s.	PLUG.	68	Po
5	Virgin Gold, 3% s Virgin Gold, 9 s Bulls Byc, 3% s and	C S	(8 63 40	Pa Sa
	Empire Tobac	co Co.'s 1		Sa Sh
5	SMOK	ING.		Su
3	Rmpire, 3s @ 4½ Golden Plug, 3s Royal Oak, 8s Something Good, 7s		<sub>सु</sub> इ.स	So
5	Something Good, 78	••••••	53 54	Ta St
	CHEW	ING.		
\$	Currency, Bars, 101/ Currency, 6s Free Trade, 8s	********	40 40	11
6	Free Trade, 8s Snowshoe, Bars, 12s Wooden Wa		45 45	H
9			erdoz.	H
	Palls, wire hoop Palls, Star fibre		0 2 25 1 50	H
5	Tubs, No. o common	1	3 50	H
3	Tubs, No. 2 common	n	0 10 50 0 8 50 15 7 35	R
50000000000000000000000000000000000000	Pails, 2 hoop clear Pails, wire hoop Pails, Star fibre Tubs, No. 0 common Tubs, No. 1 common Tubs, No. 2 common Tubs, No. 3 common Tubs, no. 3 common	P.	rnest.	A Sc L
3	Tubs, nests (3) Tubs, wire hoop (3)	a	0 2 00 5 2 40 er doz.	Po
		••••••	16 50 14 50 12 50 10 50	B. B.
5	Tubs, fibre, No. 2	••••	12 50	C
3	Tubs. fibre. (3)	P	2 30	N
3	Tubs, fibre, (3) Butter Tubs, wire h Butter Tubs, wire he Washboards, Globe	00p (2)	\$ 67 8 8 2 8	AMMOCK SOMACH
3	Washboards, Globe,	per doz. per doz. 2	2 00 20 2 25	De
220000000000000000000000000000000000000	OHDER 3			B
3	CURED ME	SATS, I	ETV.	
21	Lard, pure, in 3, 5 a	ind to lb.	6 50	
3	Lard, pure, Tierces,	per lb	9%	co le:
3	Lard, Compound, 20	b pails	974	an th
5	Lard, pure leaf, stea Lard, pure, in 3, 5 a tins, per case of Lard, pure, Tierces, Lard, Gob tubs Lard, Compound, 2 Lard, Compound, 3 tins, case 60 lbs.			Pe
3	DIMUNDU MO	num p	er Ib.	_
ì	Breakfast bacon, bel	lies	123/2	20,70
,	Spiced rolls Shoulders Pic-nic Hams		101/2	ç
	Pic-nic Hams Dry Salt Me	uta	10	U. So
	Long clear bacon		10	Sp
	Smoked Long Clear	•••••	9%	73
-1	Barrel Por	k Pe	10½   barrel	Ti W
	Heavy mess Short cut		18 ∞	į
1	Meat Sundr	les	1	Pi Sp Po M
	Fresh pork sausage, ib. Bologna sausage, ib. Pickled pigs feet, kit	1b	8	Bi M
	Pickled pige feet, kit	s \$	1 25 2	M

RENT					
,	DRUGS				
	Following are prices for parcel lots with usual reductions for unbroken				
4	i nackagea.				
4	Alum, lb				
	Borax				
	Comphes				
1	Brontide Potash				
	Copperas				
ľ	Cloves 20 20				
	Cloves				
	Extract Logwood, boxes 17 24 Formalin, per lb 40 45				
	Extract Logwood, boxes 17 24 Pormalin, per lb 40 45 German Quinine 53 55 Glycerine, lb 25 28				
ı	Ginger, Jamaica 30 35 Ginger, African 15 20 Howard's Quinine, oz 60 65 Iodine 75 5 00				
i	Insect Powder				
:	Insect Powder				
3	Oplum				
1	Oil, U.S. Salad				
3	Oll, cod liver, gal				
3	1'otass todide 3 75 4 00				
3	Saltpetre 08 10				
	Sal Rochelle       29       32         Shellac       29       33         Sulphur Flowers       31/2       04         Sulphur Roll, keg       31/6       04         Sofe Richell, keg       31/6       04				
3	Sulphur Roll, keg 316 04 Soda Bicarb, keg of 112 lbs 375 4 00 Sal Soda 2 00 3 00				
3	Tartaric Acid, lb				
-					
5	Harness, oak				
Š	Harness, oak				
0					
5	Harness, hemlock No. 1 R anchor brand				
5000	tannage, No. 1 R				
Š	Harness, hemlock No. 1 R anchor brand				
0	Sole, union oak				
	Listowell, sole				
ĺ	B. F. French kip 05 1 7 Canada calf 65 80 Canada Calf, Niagara 80 90				
ŧ	Canada Culf, Niagara 80 00 Niagara Brand Kip 65 75				
7	Acton Solo				
7	Rangaroo, per foot 30 50 Dolgona, per foot 25 40				
5	Rangaroo, per foot 30 50 Dolgona, per foot 35 40 Dolgona, bright 30 Bag sheepskins, per doz 8 00				
•	FUEL.				
,	Conl These are retail prices, delivered to				
•	These are retail prices, delivered to consumers in the city, or 500 per ton less at the yards, except western anthracite nut size, which is 400 less at				
1	anthracite nut size, which is 40c less at				

thracite nuces e yards.

i consylvania anthracite—		
Stove, nut or lump	10	α
Pea size	8	α
Canadian anthrucite, stove	9	
Canadian anthracite, nut		š
Lethbridge bituminous	S	ä
Crow's Nest bituminous	Š	
U. S. bitumin.vus.	8	
Souris Lignite	4	
Souris, car lots V.O.R. mines	•	7,
Smithing 9 50	10	ž
Cordwood	•	_

9% 11 These are prices for car lots, on track Winnipeg. Per cord Tamarac 4 to 4 a 5 Spring Company 18 co 18

tions agitating the minds of Canadian unferwriters is that of sickness insurance. What is likely to be the outcome of that branch of underwriting in this country is a question of ever increasing importance. The sickness policy is, in its very sale, a bild against the known tendency of disease: it is insuring the intangible many times, both as to the value of the time alleged to be lost and whether the case is real or simulated. We neither predict or prophecy as to the success of sickness insurance, the problem is one solely for the future. If good the people will in time accept it, if found otherwise they will in time reject it, and in this as in all else effecting the welfare of the race, it is sa't to trust the good sense of the people. The danger, if any, will come from excessive competition tending to liberalization, beyond the limits of that prudence which should control the business. Alanagers understand that for the safety of the great interests that are under their

care they must be on the alert to litumient the unscrupulous schemes of those who look with greedy and covetous eyes upon the companies funds.—Money and Risks.

TERM INSURANCE.

Neither life insurance people, nor the people who buy life insurance protection, have heretofore understood that an 'ordinary life policy' is one that provides that the entire premium for the first year is to be confiscated; that is to say, that the policy in question is to be treated during the first year as term insurance, which is to say, they do not understand that the full premium on an 'ordinary life policy' is to be collected by the companies for term insurance. Neither do they understand in the event of that policy being maintained in force by the policyholder for twenty years, that it is to be credited with but nineteen years' reserve. If the companies want to combine term

and whole-life in one policy they know how it can be done. Such a policy, when offered, should be represented for just what it is, at the proper rates, and not as a whole-life or endowment, as the case may be, at the uniform rates charged for whole-life and endowment. Collecting whole-life rates, in which is included a charge for a heavy reserve, and then treating that policy during its first year as a term policy, crediting no reserve to it, renewable at the end of the year as a whole-life policy at the same rate, smacks more of sharp practice than fair and open dealing. Technical and cleverly-written dissertations in defence of such a practice cannot successfully dispose of the poor mortality it embraces. Certain it is, no man buying life insurance protection is going to pay full life or endowment rates for term insurance if he knows it. It as certainly follows then, that the only way such policies can be disposed of its by dejuding and deceiving applicants—The Vindicator.