in this town who would be glad if re- | English crops of apples and all other | and fetched good prices. Prices for ligion would sweep over it and make people pay their debts?" Some of Dr. Torrey's scathing phrases make rather a lurid contrast with the Beatitudes, but it is possible they are needed. They remind one of Sam Jones, or Sam Small, former American evangelists, one of whose watchwords to his audiences was "Quit your Meanness Quit your Meanness." And doubtless there is always more or less "meanness" amongst us, which it would be well to "quit."

* * * TORONTO MARKETS.

Toronto, Jan. 18, 1906.

Drugs, Chemicals, etc.-No appreciable change has taken place in the position of most of the staple lines, and values are steady. No great volume of business is being done, however. In New York, business has a tendency to dullness according to latest reports. Baltimore chemical advices are still strong

· Dry Goods.-Wholesalers are completing the laying in of spring stocks, and are looking forward to a fine season's trading. Heavy winter goods have shown a natural slowness in selling, in keeping with the weather, but this has not been so markedly the case in outside points as might have been expected. Woolen, cotton and linen staples are still exceedingly firm -cottons, perhaps, not quite so much so as they have been, but without any dragging tendency. Raw cotton still fluctuates considerably, and undoubtedly highly speculative influences are at work. Even should lit go considerably lower, however, of which there is no particular indication, it would hardly be expected to have any immediate influence on finished goods.

Flour, Grain, etc. A dull market prevails for flour, and ninety per cent. patents fetch \$3.10, in buyers' bags. Offerings of Ontario wheat continue light, but there is not much demand at the moment from local millers. Manitoba wheat is firmer in sympathy with the market quotations in Winnipeg and Chicago. Bran and shorts are in light supply, and prices are quoted very strong. Oats are firmer on some degree of scarcity. Barley also is more asked for. In rolled oats the tone is easy, and no great business is being

Fruits.-For this time of the year, which usually is not the busiest, there is a fair demand for all seasonable fruits. Oranges keep steady in price. Apples are comparatively scarce, and fetch full prices. A report from Liverpool, referring to the apple shipping season up to December 30th last says; The first part of the season closed tolav, arrivals to date being 663,342 baras against 672,835 up to the same the year. The prospects this proved, as was anticipated, everse of last year, when the

fruits were a record. The promise of an early demand was fully realized, at prices showing an advance upon the opening rates of the previous season of 3s. to 5s. per barrel. The position was made more secure by the generally satisfactory condition of arrivals, both by careful packing and by better ventilation and handling on the steamers, as also by avoiding such early varieties which experience has demonstrated cannot be shipped to land in saleable condition. Comparatively few apples from New York district have been sent, the bulk of supplies being from Maine, New Hampshire and Canada, the quality of which was, excellent; although Baldwins from the two firstnamed districts were small, which is a serious fault. Nova Scotians have been in small supply, and arrivals of Virginians had not their usual attractive-

Hides and Skins.-Hides are coming into this market with more freedom, and prices in Chicago are easier; notdemand.

demand for choice specimens of exacross the Atlantic. Prices are un- consequence. changed, though buoyant. With regard Seeds .- Not much is being offered, demand. Calves were rather scarce, \$6.50, or higher for extra fancy.

hogs advanced 15c. The demand for sheep and lambs was more pronounced, and all sold early.

Groceries.-No special feature of interest has developed since our last report. A fair to good trade is being done, and the movement of staples to the rural districts is fully up to normal. Canned goods are in request at firm prices. The demand for dried fruits has slackened off a little. Sugar dropped 10c. per cwt. in all grades, in keeping with a similar drop in New York,

Provisions.—There is plenty of butter in local market, though quality is often not A1. Prices are rather high still. A report from Liverpool of ten days ago said that strictly choicest continued exceedingly scarce, and in demand at full prices. Secondary grades were also in good request at hardening values. Medium and confectionery butters were in small supply, and demand is somewhat enlarged. Of cheese the same report says it had been in fair demand, and the tone was exceedingly strong. withstanding these features, however, A further advance was anticipated, as prices here remain as before. There is retail dealers were not stocked, and no change in tallow. No great improve- must come into the market to replenish. ment in leather is reported, the open The published stock in Liverpool Deweather being inimical to any heavy cember 30th was 94,775, but in a great many quarters was believed to Live Stock.-Active conditions again have been overestimated. Medium prevailed this week. There was a good cheese was in good request. Mildweather has brought a greater abunporters in spire of bearish reports from dance of eggs, and prices are easier in

to butchers' animals, in some cases a and business is very dull. For best red slight advance was recorded, and the clover the quotation is \$7, or slightly general tone of the market was dis- less; for poorer and mixed grades quotinctly good. Good milch cows are in tations are much lower. Alsike is \$6 to

LIFE INSURANCE IS THE ONLY ONE OF A MAN'S ASSETS THAT HIS DEATH AUTOMATICALLY CONVERTS INTO CASH.

One of the most stringent rules of the Great-West Life Assurance Company is that calling for the UTMOST DIS-PATCH in settling death claims. The booklet "Appreciation" comments on the promptness and liberality with which such claims are met. Ask for a copy.

The Great-West Life Assurance Company, HEAD OFFICE, WINNIPEG.

Confederation Life Association

HEAD OFFICE, -TORONTO.

OFFICERS:

W. H. BEATTY, Esq., PRESIDENT.

W. D. MATTHEWS, Esq., FRED'K WYLD, Esq., Vice-Presidents. W. C. MACDONALD, See'y and Actuary. J. K. MACDONALD, Man'G DIR.

DIRECTORS:

W. H. BEATTY, Eso. W. D. MATTHEWS, Esq. FRED'K WYLD, Eso. HON. SIR W. P. HOWLAND.

HON. JAMES YOUNG. A. McLEAN HOWARD, Esq. GEO. MITCHELL, Esq., M.P.P. J. K. MACDONALD, Esq. Policies i-sued on all approved plans.

S. NORDHEIMER, Esq. E. B. OSLER, Esq., M.P. WILLIAM WHYTE, Esq. D. R. WILKIE, Esq.

Ashe very li more o be con No. I \$4.75, 8 Dairy lines i

Owing and s values creame under to 21c. a limit for fine per por

Dry goods : ume, at are con busy w comma numero Roubai in the advance there is all alor

Furs. open or furs of usual. 64,000 mink, 150,000 grey fe 15,500