

Alsike and \$3.50 to 3.75 for clover, with no movement of any consequence in other sorts.

Wool.—Fleece almost nominal as there has been scarcely any offered, but small lots taken at 22½ to 23c. for good merchantable and 24c. for clothing. Pulled has sold in a few instances at 24 to 24½c. for super and 30c. for extra; but business is still checked by manufacturers and dealers being apart in their views as to values.

BRITISH MARKETS.

The Tea Letter of J. Lewenz & Hauser Brothers, dated London, 25th January, says: "The renewed large offerings of Indian teas at auction could not this week be disposed of at lately ruling firm prices, and most of the teas had to be quitted at rates which were certainly in buyers' favor. The unsatisfactory January business generally is held responsible for this weakness, though the latter did not so much affect Ceylon teas, and much less Javas, which remained in good request at full prices. China Congous, with few exceptions, sold badly on Tuesday, but showed more steadiness in Wednesday's sale. Very little Redleaf being printed, these sorts marked some slight improvement. New make Congous went very much as before, except that a few rather attractive fourth crop teas met with more competition, and sold at full prices, viz., up to 11½d. Scented teas showed no change, but Greens which consisted chiefly of Pingsuey & Fychow sorts were easier all round, only a few particular makes, such as Pealeafs in the Pingsuey invoices, maintaining previous values."

The monthly export iron and metal circular of Messrs. Henderson & Glass, Liverpool, received by last mail, says: Iron—There is no falling off in demand. Works continue full of orders and prices are very strong. The drop in Scotch warrants is about 1/6 per ton on the week, which is accounted for by the continued realization of holders. Tin—Weaker. Tinplates—There is not much fresh business. Prices are unchanged, makers declaring they cannot afford to reduce quotations owing to the increased cost of production. Zinc sheets strong and advanced. Copper has improved 20/- per ton in value. The demand is good. Pig lead unchanged. Linseed oil steady. Freights—The rate from Liverpool to Montreal via Portland is 25/- and 10% per ton; and to Toronto, Hamilton, and London, 25/- to 27/6 per ton and 10% primage, according to classification. Tin and Canada plates from South Wales 2/6 and 10% more. To Halifax, N.S.—On ordinary weight 15/- and 10%, tinplates 17/6 and 10% per ton. From South Wales 2/6 and 10% more.

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TO ORDER FOR ALL KINDS OF
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AND MISCELLANEOUS PURPOSES.
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POLICIES ARE INCONTESTABLE,

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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 **ÆTNA 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 Or. 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.	
16	11	09		16	35	21		16	7	57		16	3	57	
20	11	09		20	35	21		20	7	57		20	3	57	
21	11	37		21	37	40		21	7	63		21	3	63	
22	11	66		22	39	50		22	7	70		22	3	70	
23	11	97		23	41	60		23	7	80		23	3	80	
24	12	29		24	43	70		24	7	90		24	3	90	
25	12	64		25	45	86		25	8	05		25	4	05	
26	13	00		26	48	60		26	8	15		26	4	15	
27	13	38		27	51	35		27	8	25		27	4	25	
28	13	79		28	54	15		28	8	38		28	4	38	
29	14	21		29	57	00		29	8	50		29	4	50	
30	14	67		30	59	85		30	8	70		30	4	70	
31	15	14		31	63	12		31	8	80		31	4	80	
32	15	65		32	67	40		32	8	90		32	4	90	
33	16	19		33	71	20		33	9	07		33	5	07	
34	16	75		34	75	00		34	9	25		34	5	25	

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 20 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 **ÆTNA** 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.