

Commercial Union

Assurance Co., Limited.
OF LONDON, Eng.

**Fire
Life
Marine**

Capital & Assets
\$27,000,000

Canadian Branch — Head
Office, Montreal. Toronto
Office, 49 Wellington St. E.

R. WICKENS,
Gen. Agent for Toronto and Co. of York

Caledonian

INSURANCE CO. of Edinburgh

LANSING LEWIS, Branch Mgr., Montreal.

A. M. NAIRN, Inspector.

MUNTZ & BEATTY, Resident Agents, 15 Toronto Street, Toronto.

Telephone 2309.

COUNSELL, GLASSCO & CO., Agents, Hamilton

QUEEN

Insurance Co. of America.

GEORGE SIMPSON, Resident Manager

WM. PACKAY, Assistant Manager

MUNTZ & BEATTY, Resident Agents,
15 Toronto St., TORONTO. Tel. 2309.

C. S. SCOTT, Resident Agent, HAMILTON Ont.

Millers' & Manuf'rs Ins. Co

ESTABLISHED 1885.

HEAD OFFICE:

Queen City Chambers, Church St., Toronto.

DIRECTORS:

AS. GOLDIE, Pres. J. L. SPINK, Vice-Pres.
THOS. WALMSLEY, Treas. HUGH SCOTT, Mgr. and Sec.
Adam Austin, Inspector.

This Company was organized in 1885, specially for the purpose of insuring manufacturing industries, warehouses and contents.

The primary object being to give protection against loss by fire at a minimum cost consistent with absolute security.

The system adopted has been to inspect all risk before acceptance and fix the rate to be exacted equitably in accordance with the hazard assumed.

Assurers with this company have made a saving upwards of \$108,000.00 on the current rates charged, in addition to which, on the rates exacted by us, dividends have been declared to policy-holders amounting to over \$24,000.00, together, making the very substantial sum of over \$132,000.00 that our policy-holders have saved during the eleven years we have been in operation.

As no canvassers are employed, dealing directly with the assured, those desiring to avail themselves of the advantages thus offered will please address

Millers' and Manufacturers' Insurance Co.
32 Church Street, Toronto, Ont.

The DOMINION Life ASSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT

Authorized Capital.....\$1,000,000

Subscribed Capital.....257,600

Paid-up Capital.....64,400

JAMES INNES, M.P., Pres. CHR. KUMPF, Vice-Pres.
THOS. HILLIARD, Managing Director.
CHAS. A. WINTER, Supt. of Agencies.

Policies unrestricted as to travel or occupation. Fire Canadian company to give patrons benefit of Extension Clause, and only company giving equal privileges and rates to ladies.

— A few more good Agents wanted. —

STOCK AND BOND REPORT.

BANKS.	Share.	Capital Subscribed.	Capital Paid-up.	Rest.	Dividend last 6 Months.	CLOSING PRICES.		Cash val. per share
						TORONTO.	Jan. 13th, 98	
British Columbia.....	\$100	\$2,919,996	\$2,919,996	\$486,666	2 1/2	125	130	125.00
British North America.....	243	4,866,666	4,866,666	1,338,333	2 1/2	125	130	125.00
Canadian Bank of Commerce.....	50	6,000,000	6,000,000	1,000,000	3 1/2	135 1/2	135 1/2	67.62
Commercial Bank, Windsor, N.S.	40	500,000	348,380	108,000	3 1/2	111	115	44.40
Dominion.....	50	1,500,000	1,500,000	1,500,000	3 1/2	251	253	125.50
Eastern Townships.....	50	1,500,000	1,500,000	785,000	3 1/2	145	150	72.50
Halifax Banking Co.	20	500,000	500,000	3,500,000	3 1/2	151	155	30.20
Hamilton.....	100	1,250,000	1,250,000	725,000	4	170	172	170.00
Hochelaga.....	100	1,000,000	999,330	400,000	3 1/2	130	135	130.00
Imperial.....	100	2,000,000	2,000,000	1,200,000	4 1/2	189 1/2	190	189.50
La Banque du Peuple.....	suspended							
La Banque Jacques Cartier.....	25	500,000	500,000	235,000	3	82	90	81.00
La Banque Nationale.....	20	1,200,000	1,200,000	50,000	3	72	76	14.80
Merchants Bank of Canada.....	100	6,000,000	6,000,000	3,000,000	4	176	180	176.00
Merchants Bank of Halifax.....	100	1,500,000	1,500,000	1,075,000	3 1/2	181	186	181.00
Molson.....	50	2,000,000	2,000,000	1,500,000	4 1/2			
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	235	240	470.00
New Brunswick.....	100	500,000	500,000	600,000	6	260 1/2	261 1/2	260.50
Nova Scotia.....	100	1,500,000	1,500,000	1,500,000	4	211	219	211.00
Ontario.....	100	1,000,000	1,000,000	65,000	2 1/2	99 1/2	100 1/2	99.75
Ottawa.....	100	1,500,000	1,500,000	1,125,000	1	190		190.30
People's Bank of Halifax.....	20	700,000	700,000	200,000	3	116	120	23.20
People's Bank of N.B.....	150	180,000	180,000	120,000	4			
Quebec.....	100	2,500,000	2,500,000	600,000	3	216 1/2	219	116.75
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2			86.00
Standard.....	50	1,000,000	1,000,000	600,000	4	172		227.00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	237	230	
Traders.....	700,000	700,000	700,000	40,000	3			
Union Bank, Halifax.....	50	500,000	500,000	205,000	3 1/2	140	144	70.00
Union Bank of Canada.....	60	1,495,920	1,497,452	325,000	3	100	100	60.30
Ville Marie.....	100	500,000	479,690	10,000	3	70	100	70.00
Western.....	100	500,000	384,136	112,000	3 1/2			85.50
Yarmouth.....	75	300,000	300,000	40,000	3	114	118	
LOAN COMPANIES.						*Quarterly		
UNDER BUILDING SOCIETIES' ACT, 1859						†And 1% bonus.		
Agricultural Savings & Loan Co.....	50	630,000	627,501	150,000	3	108		54.00
Building & Loan Association.....	25	750,000	750,000	106,000	2 1/2	49		12.35
Canada Perm. Loan & Savings Co.....	50	5,000,000	2,800,000	1,450,000	3	107		53.50
Canadian Savings & Loan Co.....	50	750,000	740,13	210,000	3	108		54.00
Dominion Sav. & Inv. Society.....	50	1,000,000	932,962	10,000	2 1/2	75	78	37.50
Freehold Loan & Savings Company.....	100	3,223,500	1,319,100	659,550	3		104	
Farmers Loan & Savings Company.....	50	1,057,250	611,430	162,475	3			88.00
Huron & Erie Loan & Savings Co.....	50	3,000,000	1,400,000	730,000	4 1/2	164		
Hamilton Provident & Loan Soc.....	100	1,500,000	1,100,000	338,027	3 1/2		112	110.00
Landed Banking & Loan Co.....	100	700,000	684,485	160,000	3	110		51.00
London Loan Co. of Canada.....	50	679,700	669,050	74,000	3	102		60.25
Ontario Loan & Deben. Co., London.....	50	2,000,000	1,200,000	470,000	3 1/2	120 1/2		92.15
Ontario Loan & Savings Co., Oshawa.....	50	300,000	300,000	75,000	3	124 1/2		
People's Loan & Deposit Co.....	50	600,000	600,000	40,000			42	
Union Loan & Savings Co.....	1,095,400	699,290	200,000	3			90	
Western Canada Loan & Savings Co.....	50	3,000,000	1,500,000	770,000	3	110	120	55.00
UNDER PRIVATE ACTS.						*Quarterly		
Brit. Can. L. & Inv. Co. Ltd., (Dom. Par.).....	100	2,000,000	398,481	120,000	3 1/2		100	123.50
Central Can. Loan and Savings Co.....	100	2,500,000	1,250,000	325,000	1 1/2	123 1/2	125	
London & Ont. Inv. Co., Ltd. do.....	100	2,750,000	550,000	160,000	3		90	
London & Can. Ln. & Agcy. Co. Ltd. do.....	50	5,000,000	700,000	410,000	1 1/2		25	
Land Security Co. (Ont. Legisla.).....	100	1,382,300	548,498	450,000	3		31	25.00
Man. & North-West. L. Co. (Dom. Par.).....	100	1,500,000	375,000	111,000	3			
"THE COMPANIES' ACT," 1877-1889.								
Imperial Loan & Investment Co. Ltd.....	100	840,000	716,020	160,000	3		100	101.00
Can. Landed & National Inv't Co., Ltd.....	100	2,008,000	1,004,000	350,000	3	101	102	
Real Estate Loan Co.....	40	578,840	373,720	50,000	2		65	
ONT. JT. STK. LETT. PAT. ACT, 1874.								
British Mortgage Loan Co.....	100	450,000	314,765	90,000	3 1/2			
Ontario Industrial Loan & Inv. Co.....	100	466,800	314,386	150,000	3			117.00
Toronto Savings and Loan Co.....	100	1,000,000	600,000	105,000	3	117	121	

INSURANCE COMPANIES.

ENGLISH (Quotations on London Market.)

No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share value.	Amount paid.	Last Sale.
	%				Dec. 31
250,000	ps	Alliance.....	20	21-5	11 1/2
50,000		C. Union F. L. & M.	50	5	4 1/2 44 1/2
900,000		Guardian F. & L.	10	5	12 1/2
60,000		Imperial Lim.	20	5	3 1/2 33
136,493		Lancashire F. & L.	20	2	4 1/2 3 1/2
35,862		London Ass. Corp.....	25	12 1/2	61 1/2 62 1/2
10,000		London & Lan. L.	10	2	4 1/2 5 1/2
85,100	2	London & Lan. F.	25	2 1/2	19 1/2 19 1/2
391,753 1/2	9	Liv. Lon. & G. F. & L. Stk.	2	55 1/2	56 1/2
30,000	3 1/2	Northern F. & L.	100	10	81 83
110,000	3 1/2	North British & Mer	25	6 1/2	43 44
53,776	35	Phoenix.....	50	5	44 1/2 45 1/2
125,234	58 1/2	Royal Insurance.....	20	3	56 1/2 56 1/2
50,000		Scottish Imp. F. & L.	10	1	
10,000		Standard Life.....	50	12	
240,000	8/6ps	Sun Fire.....	10	10	11 1/2 12 1/2
CANADIAN.					
10,000	7	Brit. Amer. F. & M.....	\$50	\$50	127 1/2 128
2,500	15	Canada Life.....	400	50	
5,000	15	Confederation Life.....	100	10	
7,000	15	Sun Life Ass. Co.....	100	15	325 330
5,000	5	Quebec Fire.....	100	50	
2,000	10	Queen City Fire.....	50	25	300
10,000	10	Western Assurance.....	20	16 1/2	165 1/2

DISCOUNT RATES.

London, Dec 31

Bank Bills, 3 months.....	3	0
do. 6 do.....	2 1/2	0
Trade Bills, 3 do.....	3 1/2	0
do. 6 do.....	3 1/2	3 1/2

RAILWAYS.

	Par value \$ Sh.	London Dec. 31
Canada Central 5% 1st Mortgage.....		104 106
Canada Pacific Shares, 3%	\$100	83 1/2 84
C. P. R. 1st Mortgage Bonds, 5%		120 122
do. 50 year L. G. Bonds, 3 1/2%		110 112
Grand Trunk Con. stock.....	100	7 1/2 7 1/2
5% perpetual debenture stock.....		143 144
do. Eq. bonds, 2nd charge 6%		131 134
do. First preference.....	10	55 1/2 56 1/2
do. Second preference stock.....		36 37
do. Third preference stock.....		19 19 1/2
Great Western per 5% debenture stock	100	134 136
Midland Stg. 1st mtg. bonds, 5%	100	106 108
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage.....	100	111 113

SECURITIES.

	London Dec. 31
Dominion 5% stock, 1903, of Ry. loan.....	110 113
do. 4% do. 1904, 5, 6, 8.....	106 109
do. 4% do. 1910, Ins. stock.....	108 110
do. 3 1/2% do. Ins. stock.....	108 110
Montreal Sterling 5% 1908.....	108 104
do. 5% 1874.....	108 106
do. 1879.....	100 100
Toronto Corpora. on, 6%, 1897 Ster.....	100 100
do. 6%, 1906, Water Works Deb.....	100 100
do. do. con. deb. 1898, 6%.....	120 123
do. do. gen. con. deb. 1919, 6%.....	106 108
do. do. stg. bonds.....	101 106
do. do. Local Imp. Bonds.....	105 107
do. do. Bonds.....	114 117
City of Ottawa, Stg.	104 106
do. do. 4 1/2% 80 year debts.....	113 116
City of Quebec, con.,	107 109
do. do. sterling deb.,	107 109
do. do. Vancouver.....	108 110
City Winnipeg, deb.	108 110
do. do. deb.....	117 119