

## YOU MIGHT HAVE BEEN IN IT!

The other day the public was startled by the newspaper reports of a most disastrous railroad accident in British Columbia. To those who live in Eastern Canada the report was read with a certain amount of indifference, the occurrence having taken place a long way from home; yet at the same time it came pretty near home, as two of the persons killed had very close ties with Eastern interests. Immediately after one had read the details of this serious occurrence, the question naturally arose, "How are those left behind provided for?" This is a perfectly natural question to ask under the circumstances, and one which is easily answered if people would just stop to consider the actual cost of protection in cases of this kind.

This is an age when the activity of life is becoming more and more complicated. The rapid increase in facilities for transportation of all kinds is astonishing. This means that the liability to accident is correspondingly increasing, and it behooves every man to see to it that adequate protection is taken out for those who may suffer as a result of his inability to earn his living. "It is better to have and not need, than to need and not have" is an old saying, but none the less true, and no one knows the truth of it more intensely than the wife or children of the man who has been so improvident as to fail to take advantage of the services which the accident insurance companies like the Ocean Accident & Guarantee Corporation can give. The cost is small, the benefits are large. Phone or write any of the company's agents, or consult head office, Traders' Bank Building, Toronto.

### CANADA'S STEEL AND COAL CORPORATION

(Continued from page 2113).

Steel securities received the most benefit from the general advance but the course of Coal prices showed a full appreciation of the improved position of the Coal Company as a part of the new Dominion Coal and Steel Corporation. The following is a record of the prices of these securities for some years:—

#### Dominion Iron and Steel.

	Bonds.		Common.		Preferred.	
	H.	L.	H.	L.	H.	L.
1901 .....	89	76½	39	23	90½	74
1902 .....	94¾	81	79¾	25	103¾	81
1903 .....	80½	49	62¾	6¾	97¾	20
1904 .....	86	52	19¾	7	66¾	20
1905 .....	87¾	79¾	28¾	16¾	77	60¾
1906 .....	87	78¾	34	20¾	83½	60
1907 .....	80½	64¾	25	12½	66½	36
1908 .....	80¾	70¾	22¾	14	75	44
This week	95½	95	65	61½	138	134½

#### Dominion Coal.

	Bonds.		Common.		Preferred.	
	H.	L.	H.	L.	H.	L.
1901 .....	111	110	51½	33	121	108½
1902 .....	111	110	148	54	119	113
1903 .....	110	108	132½	70¾	117½	106½
1904 .....	110	107	72	40¾	119	104
1905 .....	104	99	86½	60	119	114
1906 .....	102½	99	84½	58	122	112
1907 .....	100	90	70¾	37	112	85
1908 .....	93	87	60	37¾	103	85
This week	98	97¾	92	89½	117	115

Regarding the statement that insurance rates on the St. Lawrence have been increased, Messrs. Dale and Company, marine insurance agents, Montreal, state that the diversion of grain to United States ports is not unusual at this time of the year, and is due almost entirely to the fact that there is not sufficient tonnage to meet the requirements of the grain trade. The St. Lawrence rates show a considerable decrease, they say, since the present improvements in navigation were commenced, and it is certain that if those improvements are continued, the marine insurance rates will show a corresponding reduction.

## What is the Outlook for 1910?

### How Did 1909 Compare With 1908?

### What Progress Has Canada Made in 1909?

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