

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 To-
ronto Street, Toronto.

Telephone 2309.

COUNSELL, GLASSCO & CO., Agents, Hamilton

QUEEN

Insurance Co. of America.

GEORGE SIMPSON, Resident Manager

WM. HACKAY, 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 1845, specially for
the purpose of insuring manufacturing industries, ware-
houses 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 de-
clared to policy-holders amounting to over
\$24,000.00, together, making the very sub-
stantial 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. First
Canadian company to give patrons benefit of Extension
Clause, and only company giving equal privileges and
ates to ladies.

A few more good Agents wanted,

STOCK AND BOND REPORT.

BANKS.	Share.	Capital Sub- scribed.	Capital Paid-up.	Rest	Divi- dend last 6 Months.	CLOSING PRICES.		
						TORONTO.	Cash val.	
						Jan. 6th, 98	per share	
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	122	130	296.86
Canadian Bank of Commerce.....	50	6,000,000	6,000,000	1,000,000	3 1/2	134 1/2	135	134.50
Commercial Bank, Windsor, N.S.	40	500,000	348,380	108,000	3	110	115	44.00
Dominion.....	50	1,500,000	1,500,000	1,500,000	3 1/2	249	252	124.50
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	30.25
Hamilton.....	100	1,250,000	1,250,000	725,000	4	170	171	170.03
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	21.00
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.....	120	1,500,000	1,500,000	1,075,000	3 1/2	180	186	180.00
Molson's.....	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	236	241	472.00
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	210	218	210.00
Ontario.....	100	1,000,000	1,000,000	65,000	2 1/2	100	101	100.00
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	115 1/2	119	28.10
People's Bank of N.B.	150	180,000	180,000	120,000	4			116.75
Quebec.....	100	2,500,000	2,500,000	600,000	3	116 1/2	119	
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	227	233	
Traders.....	700,000	700,000	700,000	40,000	3			70.00
Union Bank, Halifax.....	50	500,000	500,000	205,000	3 1/2	140	146	60.30
Union Bank of Canada.....	60	1,495,920	1,497,452	325,000	3	100	120	70.00
Ville Marie.....	100	500,000	479,620	10,000	3	70	100	
Western.....	100	500,000	484,132	112,000	3 1/2			86.50
Yarmouth.....	75	300,000	300,000	40,000	3	114	118	
LOAN COMPANIES.								
UNDER BUILDING SOCIETIES' ACT, 1869								
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		75	53.50
Canada Perm. Loan & Savings Co.	50	5,000,000	2,600,000	1,450,000	3	107	113	54.00
Canadian Savings & Loan Co.	50	750,000	740,13	210,000	3	118		37.50
Dominion Sav. & Inv. Society.....	50	1,000,000	982,962	10,000	2 1/2	75	78	
Freehold Loan & Savings Company.....	100	3,223,500	1,319,100	659,550	3		106	
Farmers Loan & Savings Company.....	50	1,067,250	611,430	162,475	3			80.50
Huron & Erie Loan & Savings Co.....	50	3,000,000	1,400,000	730,000	4 1/2	161		
Hamilton Provident & Loan Soc.....	100	1,500,000	1,100,000	336,027	3 1/2		110	110.00
Landed Banking & Loan Co.	100	700,000	684,486	160,000	3	110		51.00
London Loan Co. of Canada.....	50	679,700	659,050	74,000	3	102		60.25
Ontario Loan & Deben. Co., London ..	50	2,000,000	1,300,000	470,000	3 1/2	120 1/2		28.15
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			43	
Union Loan & Savings Co.....	50	1,095,400	699,220	200,000	3		90	55.00
Western Canada Loan & Savings Co....	50	3,000,000	1,500,000	770,000	3	110	120	
UNDER PRIVATE ACTS.								
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. L. & Agy. Co. Ltd. do.....	50	5,000,000	700,000	410,000	1 1/2		80	
Land Security Co. (Ont. Legisla.).....	100	1,382,300	548,498	450,000	3			30.00
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	111,000	3	30	35	
"THE COMPANIES' ACT," 1877-1889.								
Imperial Loan & Investment Co. Ltd....	100	840,000	716,020	160,000	3		100	
Can. Landed & National Inv't Co., Ltd.	100	2,008,000	1,004,000	350,000	3	101	102 1/2	101.00
Real Estate Loan Co.....	40	578,840	373,730	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 par value.	Amount paid.	Last Sale.
	%				Dec. 24
250,000	8 ps	Alliance.....	20	21-5	11 11 1/2
50,000		C. Union F. & L. M.	50	5	43 1/2
200,000		Guardian F. & L.	10	5	12 1/2
60,000		Imperial Lim.	20	5	32 3/4
136,493		Lancashire F. & L.	20	2	42 1/2
35,862		London Ass. Corp.	25	12 1/2	61 1/2
10,000		London & Lan. L.	10	2	42 1/2
85,100	1	London & Lan. F.	25	2 1/2	19 20 1/2
391,753 1/2	2	Liv. Lon. & G. F. & L.	Stk.	2	55 1/2
30,000	30	Northern F. & L.	100	10	81 83
110,000	30 ps	North British & Mer	25	6 1/2	43 44
53,776	35	Phoenix.....	50	5	44 1/2
125,234	58 1/2	Royal Insurance.....	20	3	56 1/2
50,000		Scottish Imp. F. & L.	10	1	
10,000		Standard Life.....	50	19	
240,000	8 1/2 ps	Sun Fire.....	10	10	11 1/2
CANADIAN.					
10,000	7	Brit. Amer. F. & M.	\$50	\$50	125 126
2,500	15	Canada Life.....	400	50	
5,000	15	Confederation Life.....	100	10	
7,000	16	Sun Life Assn Co.....	100	15	325 330
5,000	5	Quebec Fire.....	100	65	
2,000	10	Queen City Fire.....	50	25	900
10,000	10	Western Assurance..	20	164	164 1/2

DISCOUNT RATES.

London, Dec. 24

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	3 1/2

RAILWAYS.

	Par value \$ Sh.	London Dec. 24
Canada Central 5% 1st Mortgage.....		104 106
Canada Pacific Shares, 5%	\$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. 24
Dominion 5% stock, 1908, of Ry. loan	110 113
do. 4% do. 1904, 5, 6, 8	108 112
do. 4% do. 1910, Ins. stock	110 112
do. 3 1/2% do. Ins. stock	108 110
Montreal Sterling 5% 1908	102 104
do. 5% 1874	108 106
do. 1879, 5%	108 106
Toronto Corpora. on, 6%, 1897 Ster.	100 102
do. do. 6%, 1906, Water Works Deb.	100 102
do. do. con. deb. 1898, 6%	120 123
do. do. gen. con. deb. 1919, 5%	106 108
do. do. stg. bonds 1908, 4%	101 106
do. do. Local Imp. Bonds 1913, 4%	105 107
do. do. Bonds	109 111
City of Ottawa, Stg.	114 117
do. do. 4 1/2% 20 year debts	111 113
City of Quebec, con.,	105 107
do. do. sterling deb.,	108 110
do. do. Vancouver,	107 109
do. do. Winnipeg, deb.	103 105
do. do. deb	106 108
do. do.	117 119