

# Commercial Union

Assurance Co., Ltd.  
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., Agen's, Hamilton.

## QUEEN

Insurance Co. of America.

GEORGE SIMPSON, Resident Manager

WM. MACKAY, Assistant Manager

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

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

## Queen City Fire Insurance Co'y.

ESTABLISHED 1871.

Head Office, 33 Church Street, TORONTO

JAMES AUSTIN,

(Founder Dominion Bank), President.

Rate of **Surplus Assets** alone to amount of in-  
surance in force, **3.84 per cent.**

### EQUITABLE RATES ONLY

exactd, based on an intelligent estimate of hazard  
assumed.

## Millers' and Manufacturers' Ins. Co.

ESTABLISHED 1885.

Head Office, 32 Church Street, Toronto

JAMES GOLDIE, President

Ratio of **Surplus Assets** alone to amount of In-  
surance in force **3.77 per cent.**

All risks reported on by the Company's Inspector  
and **moderate rates** only charged, based on actual  
experience.

Average of Companies' (from Superintendent of Insur-  
ance Blue Book Report) **Total Assets**, including paid-  
up capital of amount of insurance in force, **only 1.40  
per cent.**

The stability of a company depends not upon the  
amount of its assets, but upon the ratio of those  
assets to its gross liabilities.

**SCOTT & WALMSLEY, Underwriters**

## The DOMINION Life ASSURANCE COMPANY

HEAD OFFICE, . . . . . WATERLOO, ONT

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

Subscribed Capital.....257,800

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  
rates to ladies.

**— A few more good Agents wanted.**

## STOCK AND BOND REPORT.

| BANKS.                                    | Share.    | Capital<br>Sub-<br>scribed. | Capital<br>Paid-up. | Rest.     | Divi-<br>dend<br>last 6<br>Months. | CLOSING PRICES.     |                        |
|-------------------------------------------|-----------|-----------------------------|---------------------|-----------|------------------------------------|---------------------|------------------------|
|                                           |           |                             |                     |           |                                    | TORONTO,<br>Oct. 29 | Cash val.<br>per share |
| British Columbia.....                     | \$100     | \$2,990,000                 | \$2,990,000         | \$486,666 | 47                                 | 125 130             | 125 00                 |
| British North America.....                | 243       | 4,866,666                   | 4,866,666           | 1,338,333 | 2                                  | 105 110             | 255.15                 |
| Canadian Bank of Commerce.....            | 50        | 6,000,000                   | 6,000,000           | 1,000,000 | 34                                 | 124 125 1/2         | 62.00                  |
| Commercial Bank, Windsor, N.S. ....       | 40        | 500,000                     | 235,828             | 100,000   | 3                                  | 105 113             | 42.60                  |
| Dominion.....                             | 50        | 1,500,000                   | 1,500,000           | 1,500,000 | 3*                                 | 224 230             | 112.00                 |
| Eastern Townships.....                    | 50        | 1,500,000                   | 1,500,000           | 750,000   | 34                                 | 140 144             | 70.00                  |
| Halifax Banking Co. ....                  | 20        | 500,000                     | 500,000             | 300,000   | 34                                 | 140 144 1/2         | 28.00                  |
| Hamilton.....                             | 100       | 1,250,000                   | 1,250,000           | 675,000   | 4                                  | 15 1/2 153          | 150.25                 |
| Hochelaga.....                            | 100       | 800,000                     | 800,000             | 345,000   | 34                                 | .....               | .....                  |
| Imperial.....                             | 100       | 1,963,600                   | 1,963,600           | 1,156,800 | 4                                  | 178 1/2 180         | 178.75                 |
| La Banque du Peuple.....                  | suspended | 500,000                     | 500,000             | 235,000   | 3 1/2                              | 97 110              | 24.25                  |
| La Banque Jacques Cartier.....            | 25        | 1,200,000                   | 1,200,000           | .....     | 2                                  | 70 75               | 14.00                  |
| La Banque Nationale.....                  | 100       | 6,000,000                   | 6,000,000           | 3,000,000 | 4                                  | 166 170             | 166.00                 |
| Merchants Bank of Canada.....             | 100       | 1,500,000                   | 1,500,000           | 975,000   | 34                                 | 160 162             | 160.00                 |
| Merchants Bank of Halifax.....            | 50        | 2,000,000                   | 2,000,000           | 1,400,000 | 4 1/2                              | 173 177             | 86.50                  |
| Molson.....                               | 200       | 12,000,000                  | 12,000,000          | 6,000,000 | 5                                  | 223 225             | 446.00                 |
| Montreal.....                             | 100       | 500,000                     | 500,000             | 550,000   | 6                                  | 253                 | 253.00                 |
| New Brunswick.....                        | 100       | 1,500,000                   | 1,500,000           | 1,375,000 | 4                                  | 187 190 1/2         | 187.00                 |
| Nova Scotia.....                          | 100       | 1,500,000                   | 1,500,000           | 50,000    | 2 1/2                              | 80 90               | 80.00                  |
| Ottawa.....                               | 100       | 1,500,000                   | 1,500,000           | 1,000,000 | 4                                  | 180 182             | 180.00                 |
| People's Bank of Halifax.....             | 20        | 700,000                     | 700,000             | 175,000   | 3                                  | .....               | .....                  |
| People's Bank of N.B.....                 | 150       | 180,000                     | 180,000             | 120,000   | 4                                  | .....               | .....                  |
| Quebec.....                               | 100       | 2,500,000                   | 2,500,000           | 500,000   | 3                                  | 116 123             | 116.00                 |
| St. Stephen's.....                        | 100       | 200,000                     | 200,000             | 45,000    | 3                                  | .....               | .....                  |
| Standard.....                             | 50        | 1,000,000                   | 1,000,000           | 600,000   | 4                                  | 162 165             | 81.00                  |
| Toronto.....                              | 100       | 2,000,000                   | 2,000,000           | 800,000   | 5                                  | 226 236             | 226.30                 |
| Traders.....                              | 700       | 700,000                     | 700,000             | 85,000    | 3                                  | .....               | .....                  |
| Union Bank, Halifax.....                  | 50        | 500,000                     | 500,000             | 185,000   | 3                                  | 120 124             | 69.00                  |
| Union Bank of Canada.....                 | 60        | 1,200,000                   | 1,200,000           | 300,000   | 3                                  | 97 110              | 58.29                  |
| Ville Marie.....                          | 100       | 500,000                     | 479,500             | 10,000    | 3                                  | 70 100              | 70.00                  |
| Western.....                              | 100       | 500,000                     | 377,236             | 105,000   | 3 1/2                              | .....               | .....                  |
| Yarmouth.....                             | 75        | 300,000                     | 300,000             | 70,000    | 3                                  | 115 120             | 86.25                  |
| LOAN COMPANIES.                           |           |                             |                     |           |                                    |                     |                        |
| UNDER BUILDING SOCIETIES' ACT, 1869       |           |                             |                     |           |                                    |                     |                        |
| Agricultural Savings & Loan Co.....       | 50        | 630,000                     | 627,295             | 138,000   | 3                                  | 108                 | 54.00                  |
| Building & Loan Association.....          | 25        | 750,000                     | 750,000             | 119,000   | 2 1/2                              | 75                  | .....                  |
| Canada Perm. Loan & Savings Co. ....      | 50        | 5,000,000                   | 2,600,000           | 1,450,000 | 4                                  | 130 135             | 65.00                  |
| Canadian Savings & Loan Co.....           | 50        | 750,000                     | 732,000             | 195,000   | 3                                  | 110                 | 55.00                  |
| Dominion Sav. & Inv. Society.....         | 50        | 1,000,000                   | 932,968             | 10,000    | 2 1/2                              | 76 100              | 38.00                  |
| Freehold Loan & Savings Company.....      | 100       | 3,222,500                   | 1,319,100           | 659,550   | 3                                  | 100 105             | 100.00                 |
| Farmers Loan & Savings Company.....       | 50        | 1,057,250                   | 611,430             | 163,475   | 3                                  | .....               | .....                  |
| Huron & Erie Loan & Savings Co. ....      | 50        | 3,000,000                   | 1,400,000           | 700,000   | 4 1/2                              | 160                 | 80.00                  |
| Hamilton Provident & Loan Soc.....        | 100       | 1,500,000                   | 1,100,000           | 336,027   | 3 1/2                              | 110 115             | 110.00                 |
| Landed Banking & Loan Co. ....            | 100       | 700,000                     | 684,485             | 160,000   | 3                                  | 113                 | 113.00                 |
| London Loan Co. of Canada.....            | 50        | 679,700                     | 659,050             | 74,000    | 3                                  | 102                 | 51.00                  |
| Ontario Loan & Deben. Co., London ...     | 50        | 2,000,000                   | 1,200,000           | 468,000   | 3 1/2                              | 121 1/2             | 60.75                  |
| Ontario Loan & Savings Co., Oshawa...     | 50        | 300,000                     | 300,000             | 75,000    | 3                                  | 124 1/2             | 92.13                  |
| People's Loan & Deposit Co.....           | 50        | 600,000                     | 600,000             | 115,000   | .....                              | 21 1/2              | 30                     |
| Union Loan & Savings Co.....              | 50        | 1,000,000                   | 699,020             | 200,000   | 3                                  | .....               | 100                    |
| Western Canada Loan & Savings Co....      | 50        | 3,000,000                   | 1,500,000           | 770,000   | 4                                  | .....               | 140                    |
| UNDER PRIVATE ACTS.                       |           |                             |                     |           |                                    |                     |                        |
| Brit. Can. L. & Inv. Co. Ld., (Dom. Par.) | 100       | 1,937,900                   | 398,509             | 120,000   | 3 1/2                              | .....               | 102                    |
| Central Can. Loan and Savings Co.....     | 100       | 2,500,000                   | 1,250,000           | 325,000   | 1 1/2*                             | 119 1/2 120 1/2     | 119 50                 |
| London & Ont. Inv. Co., Ltd. do.          | 100       | 2,750,000                   | 550,000             | 160,000   | 3                                  | .....               | 102                    |
| London & Can. Ln. & Agy. Co. Ltd. do.     | 50        | 5,000,000                   | 700,000             | 410,000   | 4                                  | 92 96               | 46.00                  |
| Land Security Co. (Ont. Legisla.).....    | 100       | 1,383,300                   | 548,498             | 450,000   | 3                                  | .....               | .....                  |
| Man. & North-West. L. Co. (Dom. Par.)     | 100       | 1,500,000                   | 375,000             | 111,000   | 3                                  | .....               | 100.00                 |
| "THE COMPANIES' ACT," 1877-1889.          |           |                             |                     |           |                                    |                     |                        |
| Imperial Loan & Investment Co. Ltd....    | 100       | 840,000                     | 716,020             | 160,000   | 3 1/2                              | .....               | 106                    |
| Can. Landed & National Inv't Co., Ltd.    | 100       | 2,006,000                   | 1,004,000           | 350,000   | 3                                  | 105 108             | 105.00                 |
| Real Estate Loan Co.....                  | 40        | 578,840                     | 373,720             | 50,000    | 2                                  | .....               | 28.80                  |
| ONT. JT. STK. LETT. PAT. ACT, 1874.       |           |                             |                     |           |                                    |                     |                        |
| British Mortgage Loan Co.....             | 100       | 450,000                     | 314,765             | 84,000    | 3 1/2                              | .....               | .....                  |
| Ontario Industrial Loan & Inv. Co.....    | 100       | 466,800                     | 314,386             | 150,000   | 3                                  | 123                 | 123.00                 |
| Toronto Savings and Loan Co.....          | 100       | 1,000,000                   | 600,000             | 105,000   | 3                                  | 114 115             | 114.00                 |

## INSURANCE COMPANIES.

ENGLISH (Quotations on London Market.)

| No.         | Yearly | NAME OF COMPANY             | Share  | Last         |
|-------------|--------|-----------------------------|--------|--------------|
| Shares      | Divi-  |                             | value. | Sale.        |
| or amt.     | dend.  |                             | Amount | Oct. 17      |
| Stock.      | %      |                             | paid.  |              |
| 250,000     | 8 ps   | Alliance.....               | 20     | 21-5 102 112 |
| 50,000      | 25     | C. Union F. L. & M. ....    | 10     | 5 38 39      |
| 200,000     | 8 1/2  | Guardian F. & L.....        | 50     | 5 112 112    |
| 60,000      | 20 ps  | Imperial Lim.....           | 90     | 5 29 30 1/2  |
| 136,493     | 10     | Lancashire F. & L.....      | 20     | 5 5 5 1/2    |
| 35,862      | 20     | London Ass. Corp.....       | 25     | 12 69 61     |
| 10,000      | 10     | London & Lan. L.....        | 10     | 2 4 1/2      |
| 85,100      | 20     | London & Lan. F.....        | 25     | 2 18 19      |
| 245,640 1/2 | 23     | Liv. Lon. & G. F. & L. .... | 10     | 53 54 1/2    |
| 30,000      | 30     | Northern F. & L.....        | 100    | 77 79        |
| 110,000     | 20 ps  | North British & Mer .....   | 55     | 61 38 39 1/2 |
| 53,776      | 85     | Phoenix.....                | 50     | 5 42 43      |
| 125,384     | 5 1/2  | Royal Insurance.....        | 20     | 3 53 54 1/2  |
| 50,000      | .....  | Scottish Imp. F. & L. ....  | 10     | 1            |
| 10,000      | .....  | Standard Life.....          | 50     | 19           |
| CANADIAN.   |        |                             |        |              |
| 10,000      | 7      | Brit. Amer. F. & M.....     | \$50   | \$50 115 117 |
| 2,500       | 15     | Canada Life.....            | 400    | 50 610       |
| 5,000       | 15     | Confederation Life.....     | 100    | 10 269 273   |
| 5,000       | 12     | Sun Life Ass. Co.....       | 100    | 12 126 128   |
| 5,000       | 5      | Quebec Fire.....            | 100    | 65           |
| 5,000       | 10     | Queen City Fire.....        | 100    | 35 900       |
| 10,000      | 10     | Western Assurance.....      | 1      | 30 153 156   |

## DISCOUNT RATES.

London, Oct. 17

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

## RAILWAYS.

|                                      | Par<br>value<br>Sh. | London<br>Oct. 17. |
|--------------------------------------|---------------------|--------------------|
| Canada Central 5% 1st Mortgage.....  | 100                 | 104 106            |
| Canada Pacific Shares, 3%.....       | \$100               | 59 60 1/2          |
| C. P. R. 1st Mortgage Bonds, 5%..... | 100                 | 116 118            |
| do. 50 year L. G. Bonds, 3 1/2%..... | 100                 | 106 108            |
| Grand Trunk Con. stock.....          | 100                 | 4 1/2 4 1/2        |
| 5% perpetual debenture stock.....    | 100                 | 123 125            |
| do. Eq. bonds, 2nd charge.....       | 100                 | 121 124            |
| do. First preference, 2 1/2%.....    | 10                  | 30 31 1/2          |
| do. Second preference stock, 3%..... | 100                 | 17 18 1/2          |
| do. Third preference stock.....      | 100                 | 9 10 1/2           |
| Great Western per 5% debenture stock | 100                 | 114 116            |
| Midland Stg. 1st mtg. bonds, 5%..... | 100                 | 90 92              |
| Toronto, Grey & Bruce 4% stg. bonds, | 100                 | 109 111            |
| 1st mortgage.....                    | 100                 | 109 111            |
| Wellington, Grey & Bruce 7% 1st mtg. | .....               | .....              |

## SECURITIES.

|                                           | London<br>Oct. 17 |
|-------------------------------------------|-------------------|
| Dominion 5% stock, 1908, of Ry. loan..... | 110 115           |
| do. 4% do. 1904, 5, 6, 8.....             | 106 112           |
| do. 4% do. 1910, Ins. stock.....          | 109 111           |
| do. 3 1/2% do. Ins. stock.....            | 109 111           |
| Montreal Sterling 5% 1908.....            | 104 106           |
| do. 5% 1874.....                          | 104 106           |
| do. 1879, 5%.....                         | 105 107           |
| Toronto Corporation, 6%, 1897 Ster.....   | 99 102            |
| do. do. 6%, 1906, Water Works Deb.....    | 99 118            |
| do. do. con. deb. 1898, 6%.....           | 100 103           |
| do. do. gen. con. deb. 1919, 5%.....      | 116 119           |
| do. do. stg. bonds 1928, 4%.....          | 106 108           |
| do. do. Local Imp. Bonds 1913.....        | 101 106           |
| do. do. Bonds.....                        | 103 105           |
| City of Ottawa, Stg. ....                 | 1904, 6%.....     |
| do. do. 4 1/2% 20 year debts.....         | 110 112           |
| City of Quebec, con., .....               | 1905.....         |
| do. do. sterling deb., .....              | 1908.....         |
| do. do. Vancouver, .....                  | 1931.....         |
| do. do. Winnipeg, .....                   | 1932.....         |
| City do. Winnipeg, deb. ....              | 1907, 6%.....     |
| do. do. deb. ....                         | 1914, 5%.....     |