

Commercial Union

Assurance Co., Limited.
Of LONDON, Eng.

Fire - Life - Marine

Capital & Assets, \$32,500,000

Canadian Branch—Head Office, Montreal.
JAS. MCGREGOR, Manager.
Toronto Office, 49 Wellington Street East.
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 2909.

COUNSELL, GLASSCO & CO., Agents, Hamilton

QUEEN

Insurance Co. of America.

GEORGE SIMPSON, Resident Manager

WM. MACKAY, Assistant Manager

MUNTZ & BEATTY, Resident Agents,
15 Toronto St., Toronto. Tel. 2909.

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

Millers' & Manuf'rs Ins. Co

ESTABLISHED 1885.

HEAD OFFICE:

Queen City Chambers, Church St., Toronto.

DIRECTORS:

JAS. 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.,
33 Church Street, Toronto, Ont.

The DOMINION Life ASSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT

Authorized Capital.....\$1,000,000
Gov't Deposit at Ottawa 50,000
Subscribed Capital 257,500
Paid-up Capital 64,400

The Dominion Life has made handsome gains in very essential feature during 1897.

It has gained in number of lives assured, 8.9 per cent.; in cash premiums, 8.5 per cent.; in number of policies, 8.6 per cent.; in amount assured, 10.5 per cent.; in interest receipts, 16.5 per cent.; in assets, 19.0 per cent.; in surplus over all liabilities, 42.9 per cent.

No Company anywhere is safer, sounder, more equitable or more favorable to the assured in all its arrangements than the Dominion Life. Call on its agent when thinking of putting on a more life insurance.

JAMES INNES, M.P., Pres. CHAS. KUMPF, Esq., Vice-Pres.
THOS. HILLIARD, Managing Director

STOCK AND BOND REPORT.

BANKS.	Share.	Capital Subscribed.	Capital Paid-up.	Rest.	Dividend last 6 Months.	CLOSING PRICES.		
						TORONTO, July 28, '98		Cash val. per share
British Columbia.....	\$100	\$2,919,996	\$2,919,996	\$486,666	3 1/2	128	133	312.06
British North America.....	243	4,866,666	4,866,666	1,387,000	3 1/2	140	141	70.00
Canadian Bank of Commerce.....	50	6,000,000	6,000,000	1,000,000	3 1/2	112	115	44.80
Commercial Bank, Windsor, N.S.	40	500,000	348,580	113,000	3	356	363 1/2	128.00
Dominion.....	50	1,500,000	1,500,000	1,500,000	3 1/2	145	150	72.50
Eastern Townships.....	50	1,500,000	1,500,000	835,000	3 1/2	149	153	29.80
Halifax Banking Co.	20	500,000	500,000	350,000	3 1/2	151	151	181.00
Hamilton.....	100	1,250,000	1,250,000	775,000	4	130	135	130.00
Hochelaga.....	100	1,000,000	1,000,000	450,000	3 1/2	201 1/2	203	201.50
Imperial.....	100	2,000,000	2,000,000	1,200,000	4 1/2	.....	.....	.....
La Banque du Peuple.....	.....	suspended	.....	.....	.....	.....	.....	.....
La Banque Jacques Cartier.....	25	500,000	500,000	250,000	2 1/2	88	90	21.00
La Banque Nationale.....	20	1,200,000	1,200,000	100,000	3	72	76	14.80
Merchants Bank of Canada.....	100	6,000,000	6,000,000	2,600,000	4	173 1/2	180	173.50
Merchants Bank of Halifax.....	100	1,500,000	1,500,000	1,175,000	3 1/2	187	192	187.00
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	244	.....	488.00
New Brunswick.....	100	500,000	500,000	600,000	6	360 1/2	361 1/2	360.50
Nova Scotia.....	100	1,500,000	1,500,000	1,600,000	4	215	222	218.00
Ontario.....	100	1,000,000	1,000,000	85,000	2 1/2	102 1/2	109 1/2	108.75
Ottawa.....	100	1,500,000	1,500,000	1,125,000	4 1/2	199 1/2	.....	199.50
People's Bank of Halifax.....	20	700,000	700,000	290,000	3	115	120	93.00
People's Bank of N.B.....	150	180,000	180,000	130,000	4	.....	.....	.....
Quebec.....	100	2,500,000	2,500,000	700,000	3	116 1/2	119	116.75
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	.....	.....	.....
Standard.....	50	1,000,000	1,000,000	600,000	4	180	.....	90.00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	230	.....	236.00
Traders.....	.....	700,000	700,000	50,000	3	101 1/2	102 1/2	.....
Union Bank, Halifax.....	50	500,000	500,000	225,000	3 1/2	141	146	70.50
Union Bank of Canada.....	60	1,500,000	1,496,988	350,000	3	100	120	60.00
Ville Marie.....	100	500,000	479,690	10,000	3	70	100	70.00
Western.....	100	500,000	384,140	118,000	3 1/2	.....	.....	.....
Yarmouth.....	75	300,000	300,000	40,000	3	103	105	77.25
						*quarterly		
						†And 1% bonus.		
LOAN COMPANIES.								
UNDER BUILDING SOCIETIES' ACT, 1859								
Agricultural Savings & Loan Co.....	50	630,000	629,544	160,000	3	108	.....	54.00
Building & Loan Association.....	25	750,000	750,000	100,000	2	.....	60	.....
Canada Perm. Loan & Savings Co.	50	5,000,000	2,600,000	1,150,000	3	110	113	65.00
Canadian Savings & Loan Co.....	50	750,000	740,000	210,000	3	113	.....	66.50
Dominion Sav. & Inv. Society.....	50	1,000,000	934,900	10,000	2 1/2	75	.....	37.50
Freehold Loan & Savings Company.....	100	3,231,500	1,319,100	900,000	3	92 1/2	100	92.50
Huron & Erie Loan & Savings Co.....	50	3,000,000	1,400,000	750,000	4 1/2	165	.....	165.00
Hamilton Provident & Loan Soc.....	100	1,500,000	1,100,000	300,000	3	105	108	106.00
Landed Banking & Loan Co.....	100	700,000	688,098	160,000	3	110	.....	110.00
London Loan Co. of Canada.....	50	679,700	661,850	81,000	3	103	.....	51.50
Ontario Loan & Deben. Co., London....	50	2,000,000	1,200,000	480,000	3 1/2	120	.....	80.00
Ontario Loan & Savings Co., Oshawa....	50	300,000	300,000	75,000	3	.....	.....	.....
People's Loan & Deposit Co.....	50	600,000	600,000	40,000	.....	.....	.....	.....
Union Loan & Savings Co.....	50	1,085,400	699,080	200,000	3	.....	.....	.....
Western Canada Loan & Savings Co....	50	3,000,000	1,500,000	770,000	3	120	125	60.00
UNDER PRIVATE ACTS.								
Brit. Can. L. & Inv. Co. Ld., (Dom. Par.)	100	1,937,900	398,481	190,000	3	.....	100	.....
Central Can. Loan and Savings Co.....	100	2,500,000	1,260,000	345,000	1 1/2	194 1/2	197	124.25
London & Ont. Inv. Co., Ltd. do.	100	2,750,000	560,000	160,000	3	.....	75	.....
London & Can. L. & Agy. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2	.....	70	.....
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	0	.....	50	.....
"THE COMPANIES' ACT," 1877-1889.								
Imperial Loan & Investment Co. Ltd....	100	839,850	720,647	180,000	3	.....	100	.....
Can. Landed & National Inv't Co., Ltd.	100	2,008,000	1,004,000	350,000	3	91	96	91.00
Real Estate Loan Co.....	40	578,840	373,720	50,000	2	52	65	20.40
ONT. JT. STK. LETT. PAT. ACT, 1874.								
British Mortgage Loan Co.	100	450,000	316,504	100,000	3	.....	.....	.....
Ontario Industrial Loan & Inv. Co.....	100	466,800	314,386	150,000	3	.....	.....	.....
Toronto Savings and Loan Co.....	100	1,000,000	600,000	110,000	3	115	118 1/2	115.00
						*quarterly		

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share par value.	Amount paid.	Last Sale.
	%				July 15
260,000	8 ps	Alliance.....	20	21-5	10 1/2
50,000	27 1/2	C. Union F. L. & M.	50	5	49 1/2
200,000	9	Guardian F. & L.....	10	5	10 1/2
60,000	25	Imperial Lim.	10	5	22 1/2
156,483	5	Lancashire F. & L.....	20	9	4 1/2
35,822	30	London Ass. Corp.....	25	12 1/2	57 1/2
10,000	10	London & Lan. F.	10	9	6 1/2
95,100	22	London & Lan. F.	25	24	18 1/2
391,752	30	Liv. Lon. & G. F. & L.	Stk.	9	52 1/2
30,000	30	Northern F. & L.....	100	10	79 1/2
110,000	30 ps	North British & Mer	25	6 1/2	41 1/2
33,776	35	Phoenix.....	50	5	41 1/2
125,234	58 1/2	Royal Insurance.....	20	3	53 1/2
50,000	.....	Scottish Imp. F. & L.	10	1	.....
10,000	.....	Standard Life.....	50	12	.....
240,000	8 1/2 ps	Sun Fire.....	10	10	11 1/2
CANADIAN.					
15,000	7	Brit. Amer. F. & M.....	\$50	\$50	127 1/2
2,500	20	Canada Life.....	400	50	.....
10,000	15	Confederation Life....	100	10	275 300
7,000	15	Sun Life Ass. Co.....	100	15	325 330
5,000	5	Quebec Fire.....	100	65	.....
2,000	10	Queen City Fire.....	50	25	200
53,000	10	Western Assurance....	40	20	164 1/2

DISCOUNT RATES.

London, July 15

Bank Bills, 3 months.....	13-16	0
do. 6 do.....	2 1/2	0
Trade Bills, 3 do.....	3 1/2	1 1/2
do. 6 do.....	2 1/2	0

RAILWAYS.

	Par value	Sh.	London July 15
Canada Central 5% 1st Mortgage.....	.....	102	104
Canada Pacific Shares, 3%.....	\$100	85 1/2	86 1/2
C. P. R. 1st Mortgage Bonds, 5%.....	.....	116	118
do. 50 year L. G. Bonds, 3 1/2%.....	.....	105	107
Grand Trunk Con. stock.....	100	7 1/2	7 1/2
5% perpetual debenture stock.....	.....	137	141
do. Eq. bonds, 2nd charge 6%.....	.....	131	133
do. First preference.....	10	68 1/2	69 1/2
do. Second preference stock.....	.....	45 1/2	46 1/2
do. Third preference stock.....	.....	20 1/2	2 1/2
Great Western per 5% debenture stock	100	131	134
Midland Grey 1st mtg. bonds, 5%.....	100	105	107
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage.....	100	109	111

SECURITIES.

	London July 15
Dominion 5% stock, 1908, of Ry. loan.....	107 110
do. 4% do. 1904, 5, 6, 8.....	103 109
do. 4% do. 1910, Ins. stock.....	108 110
do. 3 1/2% do. Ins. stock.....	106 108
Montreal Sterling 5% 1908.....	102 104
do. 5% 1879.....	102 104
do. 5% 1879.....	103 105
City of Toronto Water Works Deb., 1906, 6%.....	110 118
do. do. gen. con. deb., 1919, 5%.....	116 117
do. do. stg. bonds.....	192 194
do. do. Local Imp. Bonds 1913, 4%.....	104 106
do. do. Bonds.....	192 194
City of Ottawa, Stg.	103 105
do. do.	104 106
City of Quebec, con., 4 1/2% 90 year debts.....	107 110
do. do.	110 112
do. do. sterling deb., 1906, 6%.....	114 116
do. do.	106 108
do. do.	106 108
City of Winnipeg, deb.	107 109
do. do.	115 117
do. do.	116 118