

STOCK LIST—Continued.

BONDS.	Rate of interest per annum	Amount outstanding.	When interest due	Where interest payable. %A	Date of Redemption.	Latest quotations.	REMARKS.
Commercial Cable Coupon	4	\$ 18,000,000	1 Jan. 1 Apl.	{ New York or London.....	1 Jan., 2907.	98	
" " Registered.	4	2,831,000	1 July 1 Oct.	{ Montreal, New York or London.	1 Oct., 1931...	97	Redeemable at 110
Canadian Pacific Land Grant	4	2,000,000	1 Apl. 1 Oct.	{ Montreal, New York or London.	2 Apl., 1902.	100	
Can. Colored Cotton Co.	6	200,000	2 Apl. 2 Oct.	{ Bank of Montreal, Montreal	1 May, 1917.	100	
Canada Paper Co.	5	200,000	1 May 1 Nov.	{ Merchants Bank of Can., Montreal			
Bell Telephone Co.	5	1,200,000	1 Apl. 1 Oct.	{ Bank of Montreal, Montreal.....	1 Apl., 1925.	112	Redeemable at 110
Dominion Coal Co.	6	2,704,500	1 Mch. 1 Sep.	{ Bank of Montreal, Montreal.....	1 Mch., 1913.	110	Redeemable at 110
Dominion Cotton Co.	4	\$ 308,200	1 Jan. 1 July	{	1 Jan., 1916.		Redeemable at 110
Dominion Iron & Steel Co.	5	\$ 8,000,000	1 Jan. 1 July	{ Bank of Montreal, Montreal....	1 July, 1929..	82	Redeemable at 110 & accrued interest
Halifax Tramway Co.	5	\$ 600,000	1 Jan. 1 July	{ Bk. of N. Scotia, Hal. or Montreal	1 Jan., 1916.	105	Redeemable at 105
Intercolonial Coal Co.	5	344,000	1 Apl. 1 Oct.	{	1 Apl., 1918.		
Laurentide Pulp	5	1,200,000	{		
Montmorency Cotton	5	1,000,000	{		
Montreal Gas Co.	4	880,074	1 Jan. 1 July	{ Company's Office, Montreal.....	1 July, 1921.		
Montreal Street Ry. Co.	5	292,000	1 Mch. 1 Sep.	{	1 Mch., 1908.	103	
" " "	4	681,333	1 Feb. 1 Aug.	{ Bank of Montreal, London, Eng.	1 Aug., 1922.	102	
Peoples Heat & Light Co.—				{			
First Mortgage	5	\$ 700,000	1 Apl. 1 Oct.	{ Royal Bank of Canada	1 Apl. 1917..	30	Redeemable at 110
Second Mortgage	5	100,000	{ Halifax or Montreal.....		
Richelieu & Ont. Nav. Co.	5	471,580	1 Mch. 1 Fe.	{ Montreal and London.....	1 Mch., 1915.	103	Redeemable at 110
Royal Electric Co.	4	\$ 130,360	1 Apl. 1 Oct.	{ Bk. of Montreal, Mont'l or London	Oct., 1914.	102	Redeemable at 110
St. John Railway	5	\$ 675,000	1 May 1 Nov.	{ Bank of Montreal, St. John, N.B.	1 May, 1925.		p.c. redeemable
Toronto Railway	5	90,000	1 Jan. 1 July	{ Bank of Montreal, St. John, N.B.	1 July, 1914.		early after 1905.
" " "	4	2,509,963	28 Feb. 31 Aug.	{ Bank of Scotland, London.....	31 Aug., 1921.	103	
Windsor Hotel	4	450,000	1 Jan. 1 July	{ Windsor Hotel, Montreal.....	2 July, 1912.		
Winnipeg Elec. Street Railway	6	1,000,000	1 Jan. 1 July	{	1 Jan., 1927.		

* Quarterly. † Bonds of 1 per cent. ‡ Monthly. § Price per Share. ¶ Annual.

A NEW FORM OF INSURANCE POLICY has been issued by the Commercial Union Assurance Co., of London, England, known as "Leasehold Redemption or Sinking Fund Policies," which provides for the payment of a stipulated sum at the end of a fixed period independent of any life contingency. Policies are issued for periods of seven years and upwards, and premiums can be paid either singly or by annual, half-yearly or quarterly payments extending over the whole period or term of policy, e.g., (1) a single premium of \$745.98 secures a policy for \$1000 payable at the end of ten years, or (2) if spread over the whole term of the policy by the payment of \$84.92 annually. Should the assured desire to discontinue the policy at any time, the Company allow a surrender value of all the premiums paid except the first, with compound interest thereon at 2 per cent. The advantage of such a policy, in connection with loans or mortgages payable at a future date, is at once apparent, inasmuch as it enables the borrower to make provision by the payment of a certain sum annually for the extinction of the loan when it falls due. Anyone requiring this class of insurance will readily appreciate its advantages. Mr. James McGregor is the Company's branch manager at Montreal.

THE SLIGHT PUNCTURATION of the skin for the purpose of vaccination seems a trifling affair to have such important results, and to cause such a disturbance of health for some days. It should be a lesson to those who pay no heed to slight wounds, or to a scratch by a pin, or nail, or some animal's claw. There have been cases innumerable of persons having been made seriously ill by an abrasion of the skin being neglected. An Ontario physician recently died from such neglect. The Ætna warns against this indifference.

"In most instances not the slightest attention is paid to a scratch beyond the temporary annoyances of the pain that brings an exclamation on account of the hurt. This, while a common practice, is by no means

a wise one. The air is full of floating disease germs, especially the air of cities and towns, and an injury of this sort, be it ever so slight, might furnish excellent breeding ground for some deadly bacteria. It is a good plan always to keep a bottle of prepared carbonic acid and glycerine and frequently touch all bruises or sore spots with it. This is one of the most convenient and effective germicides imaginable. It is said by excellent medical authority that the use of this preparation would prevent half of the contagious diseases that afflict the country. Many cases of fever and other serious ailments are believed to have been contracted by a floating germ coming in contact with the abraded skin. Once snugly lodged in this most congenial dwelling place the germ multiplies with amazing rapidity and soon overruns the entire system. Therefore, whenever there is a bruise or scratch, or any injury of this sort, germicidal application should be at once resorted to." Nature is very fond of inoculating mortals without their consent or knowledge. The slightest opening in the skin is seized upon for injecting some disagreeable and mischievous element. The part of wisdom is to give Nature no opening for such poisoned arrows.

PERSONAL ACCIDENT INSURANCE has been written in the United States for over a third of a century, and yet it is surprising, says "The Spectator," how few persons avail themselves of its protection. "It is true that marvellous strides have been made within the past few years, but the field is scarcely touched. Last year twenty-three stock accident companies received in premiums some \$8,865,000. The average annual premium being, say, twenty dollars, it follows that only 443,000 persons are insured against personal accidents. Here is a point well worth considering by accident insurance agents, and they should use every effort to add to the number insured every person liable to accident, which means practically everybody."