

**GENERAL**  
ACCIDENT **FIRE** AND LIFE  
Assurance Corporation, Limited, of Perth, Scotland

PELEG HOWLAND, Canadian Advisory Director  
THOS. H. HALL, Manager for Canada  
Toronto Agents, E. L. McLEAN, LIMITED

---

THE GENERAL ACCIDENT Assurance Co of Canada  
THE CANADIAN CASUALTY and Boiler Insurance Co.

JNO. J. DURANCE, Manager TORONTO, ONTARIO

**London & Canadian Loan & Agency Co., Ltd.**

ESTABLISHED 1873 51 YONGE ST., TORONTO  
Paid-up Capital, \$1,250,000 Reserve, \$725,000 Assets, \$5,146,572

Debentures issued, one hundred dollars and upwards, one to five years.  
Best current rates, interest payable half-yearly. These Debentures are an  
Authorized Trustee Investment. Mortgage Loans made in Ontario, Mani-  
toba and Saskatchewan.

W. WEDD, Jnr., Secretary. V. B. WADSWORTH, Manager

**THE COMMERCIAL LOAN AND TRUST CO.**  
Head Office WINNIPEG

THOS. D. ROBINSON, President. C. W. N. KENNEDY, Vice-President.  
WESTERN MORTGAGE INVESTMENTS UNDERTAKEN  
FOR CLIENTS. Correspondence Solicited.  
W. H. SPROULE, Manager.

**Municipal Bond Sales**  
For 1915

Compiled, Revised and Tabulated from Official Reports

A list of original purchasers, price and income basis of the Municipal Bonds sold in 1915, showing purpose, amount, interest rate and maturity of each issue. The names of the borrowing States, Counties, Cities, etc., are arranged alphabetically.

PRICE \$5.00 PER COPY

**THE BOND BUYER**  
The Authority on Municipal Bonds  
25 West Broadway New York, N.Y.

(NEW EDITION NOW READY) (SEND IN ORDERS NOW)

**Manual of Canadian Banking**

By H. M. P. ECKARDT

Price - \$2.50 Postpaid

Published by  
THE MONETARY TIMES, 62 Church St., TORONTO

ALFRED WRIGHT President ALEX. MACLEAN Manager & Secretary



Personal Accident Sickness  
Employers' Liability Workmen's Compensation  
Fidelity Guarantee Elevator Insurance  
Teams' Liability Plate Glass  
Automobile Insurance

Head Office  
Company's Building, 61-65 Adelaide Street East  
TORONTO

BRANCHES—Quebec and Maritime Provinces..... MONTREAL  
Manitoba and Saskatchewan..... WINNIPEG  
British Columbia and Alberta..... VANCOUVER

**OSLER & HAMMOND STOCK BROKERS & FINANCIAL AGENTS**  
21 JORDAN STREET, TORONTO

Dealers in Government, Municipal, Railway, Call, Trust and Miscellaneous Debentures. Stocks on London, Eng., New York, Montreal and Toronto Exchanges Bought and Sold on Commission.

**Osler, Hammond & Nanton**  
STOCKBROKERS & FINANCIAL AGENTS  
Corner of Portage Avenue and Main Street, WINNIPEG  
Buy and Sell on Commission. STOCKS AND BONDS.  
On Toronto, Montreal, New York & London, Eng., Exchanges.

**The Saskatchewan Mortgage and Trust Corporation,**  
LIMITED  
REGINA, SASK. Established 1909

Capital Paid up and Reserve, \$850,000.

We have One Thousand Shareholders and Two Hundred Agents.  
OUR SPECIALTY is loans on improved farms and modern city property.

We will represent you in any Financial or Trust Capacity.