

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 2309.
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. 2309.
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.,
32 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.....257,000
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 more life assurance.

JAMES INNES, M.P., Pres. CHR. 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, Aug. 11, '98	Cash val. per share
British Columbia.....	\$100	\$3,919,996	\$3,919,996	\$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	142 142 1/2	71.00
Canadian Bank of Commerce.....	50	6,000,000	6,000,000	1,000,000	3 1/2	110 112	44.00
Commercial Bank, Windsor, N.S.	40	800,000	348,580	113,000	3	35 1/2 255	137.12
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	150 155	80.00
Halifax Banking Co.	20	500,000	500,000	350,000	3 1/2	186	186.00
Hamilton.....	100	1,350,000	1,250,000	775,000	4	130 135	130.00
Hochelaga.....	100	1,000,000	1,000,000	450,000	3 1/2	202 203	202.00
Imperial.....	100	2,000,000	2,000,000	1,300,000	4 1/2	.....	.....
La Banque du Peuple.....	.....	suspended	.....	.....	.....	.....	.....
La Banque Jacques Cartier.....	25	500,000	500,000	250,000	2 1/2	82 90	91.00
La Banque Nationale.....	20	1,200,000	1,200,000	100,000	3	79 76	14.80
Merchants Bank of Canada.....	100	6,000,000	6,000,000	2,600,000	4	176 1/2	176.50
Merchants Bank of Halifax.....	100	1,500,000	1,500,000	1,175,000	3 1/2	188 193	188.00
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	240	480.00
New Brunswick.....	100	500,000	500,000	600,000	6	360 1/2 261 1/2	360.50
Nova Scotia.....	100	1,500,000	1,500,000	1,600,000	4	219 223	219.00
Ontario.....	100	1,000,000	1,000,000	85,000	2 1/2	109 110	109.00
Ottawa.....	100	1,500,000	1,500,000	1,125,000	4 1/2	200 210	200.00
People's Bank of Halifax.....	20	700,000	700,000	290,000	3	115 120	115.00
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	241	241.00
Traders.....	.....	700,000	700,000	50,000	3	103 1/2 104 1/2	.....
Union Bank, Halifax.....	50	500,000	500,000	225,000	3 1/2	142 147	71.00
Union Bank of Canada.....	60	1,500,000	1,495,968	350,000	3	100 120	60.00
Ville Marie.....	100	500,000	479,620	10,000	3	70 100	70.00
Western.....	100	500,000	384,140	115,000	3 1/2	.....	.....
Yarmouth.....	75	300,000	300,000	40,000	3	100 105	75.00
						Quarterly	
						And 1% bonus.	
LOAN COMPANIES.							
UNDER BUILDING SOCIETIES' ACT, 1889							
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	55.00
Canadian Savings & Loan Co.	50	750,000	740,000	215,000	3	113	56.50
Dominion Sav. & Inv. Society.....	50	1,000,000	934,900	10,000	2 1/2	75 1/2	37.50
Freehold Loan & Savings Company.....	100	3,321,500	1,319,100	300,000	3	92 100	92.00
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	106	106.00
Landed Banking & Loan Co.....	100	700,000	688,098	160,000	3	109	109.00
London Loan Co. of Canada.....	50	679,700	661,850	81,000	3	102	102.00
Ontario Loan & Deben. Co., London ...	50	3,000,000	1,900,000	480,000	3 1/2	121	121.00
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	.....	36	.....
Union Loan & Savings Co.....	50	1,095,400	699,090	200,000	3	70	.....
Western Canada Loan & Savings Co....	50	3,000,000	1,500,000	770,000	3	122 125	61.00
UNDER PRIVATE ACTS.							
Brit. Can. L. & Inv. Co. Ltd., (Dom. Par.)	100	1,937,900	398,481	190,000	3	.....	100
Central Can. Loan and Savings Co.....	100	2,500,000	1,350,000	345,000	1 1/2	124 1/2	124.25
London & Ont. Inv. Co., Ltd. do.....	100	2,750,000	550,000	160,000	3	.....	75
London & Can. L. & Agy. Co. Ltd. do.....	50	5,000,000	700,000	210,000	1 1/2	30 50	80.00
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	0	.....	.....
"THE COMPANIES' ACT," 1877-1889.							
Imperial Loan & Investment Co. Ltd....	100	839,850	720,647	160,000	3	.....	100
Can. Landed & National Inv't Co., Ltd.	100	2,008,000	1,004,000	350,000	3	92 96	92.00
Real Estate Loan Co.....	40	578,840	373,720	50,000	2	66	.....
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

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 29
%					
250,000	8 ps	Alliance.....	20	21.5	10 10 1/2
50,000	27 1/2	C. Union F. L. & M.	50	5	49 1/2 43 1/2
200,000	9	Guardian F. & L.....	10	5	10 10 1/2
60,000	25	Imperial Lim.....	20	5	22 1/2 22 1/2
136,498	5	Lancashire F. & L.....	20	9	44 6
35,822	10	London Ass. Corp.....	25	12 1/2	58 69
10,000	10	London & Lan. L.....	10	9	7 7 1/2
85,100	22	London & Lan. F. L.....	25	2 1/2	18 19
391,752 1/2	90	Liv. Lon. & G. F. & L.....	Stk.	9	52 63
30,000	30	Northern F. & L.....	100	10	79 81
110,000	30 ps	North British & Mer	25	6 1/2	41 42
53,776	35	Phoenix.....	50	5	41 43
125,284	55 1/2	Royal Insurance.....	20	3	53 1/2 54 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 11 1/2
CANADIAN.					
15,000	7	Brit. Amer. F. & M.....	50	50	126 1/2 127 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.....	40	25	200
52,000	10	Western Assurance.....	40	20	163 1/2 167

DISCOUNT RATES.

London, July 29

Bank Bills, 3 months.....	1 1/2	0
do, 6 do.....	2 1/2	28
Trade Bills, 3 do.....	1 1/2	2
do, 6 do.....	2 1/2	2 1/2

RAILWAYS.

	Par value \$ Sh.	London July 29
Canada Central 5% 1st Mortgage.....	.....	102 104
Canada Pacific Shares, 5%.....	\$100	86 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	67 68
do, Second preference stock.....	.....	44 46
do, Third preference stock.....	.....	194 204
Great Western per 5% debenture stock	100	129 132
Midland Stg. 1st mtg. bonds, 5%.....	100	105 107
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage.....	100	109 111

SECURITIES.

	London July 29
Dominion 5% stock, 1908, of Ry. loan.....	107 110
do, 4% do, 1904, 5, 6, 8.....	103 108
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% 1874.....	102 104
do, 1879, 5%.....	108 110
City of Toronto Water Works Deb., 1906, 6%.....	110 117
do, do, gen. con. deb., 1919, 5%.....	116 117
do, do, stg. bonds, 1928, 4%.....	104 106
do, do, Local Imp. Bonds 1913, 4%.....	103 105
do, do, Bonds.....	109 110
City of Ottawa, Stg.	1904, 6%.....
do, do, 4 1/2% 20 year debts.....	107 113
City of Quebec, con.,	1905, 6%.....
do, do, 1908, 6%.....	114 116
do, do, 1923, 4%.....	106 108
do, do, Vancouver,	1921, 4%.....
do, do, 1922, 4%.....	107 109
City Winnipeg, deb.	1907, 6%.....
do, do, deb.....	1914, 6%.....