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 $24,006.00, 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	**257,500**
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, 42.2 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, July 21, '98		Cash val. per share
British Columbia	$100	$2,919,996	$2,919,996	$486,666	3% †			
British North America	243	4,866,666	4,866,666	1,387,000	2½	127	133	309.03
Canadian Bank o Commerce	50	6,000,000	6,000,000	1,000,000	3½	139½	140	69.75
Commercial Bank, Windsor, N.S.	40	500,000	348,580	113,000	3	110	115	44.00
Dominion	50	1,500,000	1,500,000	1,500,000	3*	254	258	127.00
Eastern Townships	50	1,500,000	1,500,000	835,000	3½	145	150	72.50
Halifax Banking Co.	20	500,000	500,000	350,000	3½	148	152	29.60
Hamilton	100	1,250,000	1,250,000	775,000	4	180½	.....	180.12
Hochelaga	100	1,000,000	1,000,000	450,000	3½	130	135	130.00
Imperial	100	2,000,000	2,000,000	1,200,000	4†	202	203½	202.00
La Banque du Peuple	.....	suspended	.....	.....	...	.....	...	.....
La Banque Jacques Cartier	25	500,000	500,000	250,000	2½	82	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	172	.....	172.00
Merchants Bank of Halifax	100	1,500,000	1,500,000	1,175,000	3½	186	190	186.00
Molsons	50	2,000,000	2,000,000	1,500,000	4†	.....	.....	.....
Montreal	200	12,000,000	12,000,000	6,000,000	5	244	250	488.00
New Brunswick	100	500,000	500,000	600,000	6	260½	261½	260.50
Nova Scotia	100	1,500,000	1,500,000	1,600,000	4	217	221	217.00
Ontario	100	1,000,000	1,000,000	85,000	2½	108¼	109¼	108.25
Ottawa	100	1,500,000	1,500,000	1,125,000	4†	195	.....	195.00
People's Bank of Halifax	20	700,000	700,000	220,000	3	115	120	23.00
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	116¾	119	116.75
St. Stephen's	100	200,000	200,000	45,000	2½	.....	.....	.....
Standard	50	1,000,000	1,000,000	600,000	4	179½	.....	89.75
Toronto	100	2,000,000	2,000,000	1,800,000	5	235	.....	235.00
Traders	.....	700,000	700,000	50,000	3	101½	102½	.....
Union Bank, Halifax	50	500,000	500,000	225,000	3½	140	146	70.00
Union Bank of Canada	60	1,500,000	1,496,968	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	118,000	3½	.....	.....	.....
Yarmouth	75	300,000	300,000	40,000	3	105	110	78.75
					*quarterly			
LOAN COMPANIES.					†And 1% bonus.			
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	55.00
Canadian Savings & Loan Co.	50	750,000	740,000	210,000	3	113	.....	56.50
Dominion Sav. & Inv. Society	50	1,000,000	934,200	10,000	2½	75½	.....	37.62
Freehold Loan & Savings Company	100	3,221,500	1,319,100	300,000	3	93	100	93.00
Huron & Erie Loan & Savings Co	50	3,000,000	1,400,000	750,000	4½	166	.....	166.00
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	105	108	105.00
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	3½	120	.....	60.00
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	699,020	200,000	3	.....	75	.....
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	770,000	3	118	.....	59.00
UNDER PRIVATE ACTS.								
Brit. Can. L & Inv. Co. Ld., (Dom. Par.)	100	1,937,900	398,481	120,000	3	.....	100	.....
Central Can. Loan and Savings Co.	100	2,500,000	1,250,000	345,000	1½*	124½	127	124.25
London & Ont. Inv. Co., Ltd. do.	100	2,750,000	550,000	160,000	3	.....	75	.....
London & Can. Ln. & Agy. Co. Ltd. do.	50	5,000,000	700,000	210,000	1½*	.....	70	.....
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	0	30	50	30.00
"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	91½	96	91.50
Real Estate Loan Co.	40	578,840	373,720	50,000	2	50	60	20.00
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	118½	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 8	
	%					
250,000	8 ps	Alliance	20	21-5	10½	10¾
50,000	27½	C. Union F. L. & M.	50	5	42½	43½
200,000	9	Guardian F.&L.	10	5	10	10½
60,000	25	Imperial Lim.	20	5	29½	29½
136,493	5	Lancashire F. & L.	20	2	4½	5
35,862	20	London Ass. Corp.	25	12½	57	59
10,000	10	London & Lan. L.	10	2	6½	7
85,100	22	London & Lan. F.	25	2½	18¾	19½
391,752l	90	Liv. Lon. & G. F. & L.	Stk.	2	52	53
30,000	30	Northern F. & L.	100	10	79	81
110,000	30 p s	North British & Mer	25	6¼	41	42
53,776	35	Phœnix	50	5	41	42
125,234	58½	Royal Insdrance	20	3	53½	54½
50,000	.....	Scottish Imp. F. & L.	10	1	...	...
10,000	.....	Standard Life	50	12	...	...
240,000	8/6ps	Sun Fire	10	10	11	11½
		CANADIAN.			July 21	
15,000	7	Brit. Amer. F. & M.	$50	$50	126½	129
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	...
50,000	10	Western Assurance	40	20	165	165½

DISCOUNT RATES.	London, July 8	
Bank Bills, 3 months	1½	0
do. 6 do	2	2½
Trade Bills, 3 do	1½	1½
do. 6 do.	2½	2½

RAILWAYS.	Par value ℔ Sh.	London July 8	
Canada Central 5% 1st Mortgage	...	102	104
Canada Pacific Shares, 3%	$100	86½	86¾
C. P. R. 1st Mortgage Bonds, 5%	...	116	118
do. 50 year L. G. Bonds, 3½%	...	105	107
Grand Trunk Con. stock	100	8	8½
5% perpetual debenture stock	...	137	141
do. Eq. bonds, 2nd charge 6%	...	131	133
do. First preference,	10	71	72
do. Second preference stock	...	49	50
do. Third preference stock	...	22	22½
Great Western per 5% debenture stock	100	131	134
Midland Stg. 1st mtg. bonds, 5%	100	105	107
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage	100	109	111

SECURITIES.	London July 8	
Dominion 5% stock, 1903, of Ry. loan	107	110
do. 4% do. 1904, 5, 6, 8	103	109
do. 4% do. 1910, Ins. stock	108	110
do. 3½% do. Ins. stock	106	108
Montreal Sterling 5% 1908	102	104
do. 5% 1874.	102	104
do. 1879, 5%,	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 1928, 4%	104	106
do. do. Local Imp. Bonds 1913, 4%	100	104
do. do. Bonds 1929 3½%	103	105
City of Ottawa, Stg. 1904, 6%	108	110
do. do. 4½% 20 year debs	107	110
City of Quebec, con., 1905, 6%	110	112
" " 1908, 6%	114	116
" " sterling deb., 1923, 4%	105	107
" Vancouver, 1931, 4%	106	108
" " 1932, 4%	107	109
City Winnipeg, deb. 1907, 6%	115	117
do do. deb 1914, 6%	116	118