

# 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' & Manufacturers Ins. Co

ESTABLISHED 1885.

## HEAD OFFICE:

Queen City Chambers, Church St., Toronto.

## DIRECTORS:

AS. 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

Subscribed Capital.....\$57,000

Paid-up Capital.....\$64,400

JAMES INNES, M.P., Pres. CHR. KUMPF, Vice-Pres.  
THOS. HILLIARD, Managing Director,  
CHAS. A. WINTER, Supt. of Agencies.

Policies unrestricted as to travel or occupation. First Canadian company to give patrons benefit of Extension Clause, and only company giving equal privileges and rates to ladies.

A few more good Agents wanted.

## STOCK AND BOND REPORT.

| BANKS.                                          | Share.    | Capital Subscribed. | Capital Paid-up. | Rest.     | Dividend last 6 Months. | CLOSING PRICES.        |                     |
|-------------------------------------------------|-----------|---------------------|------------------|-----------|-------------------------|------------------------|---------------------|
|                                                 |           |                     |                  |           |                         | TORONTO, Jan. 27th, 98 | Cash val. per share |
| British Columbia.....                           | \$100     | \$2,919,996         | \$2,919,996      | \$486,666 | 2 1/2                   | 125 130                | 125.00              |
| British North America.....                      | 243       | 4,866,666           | 4,866,666        | 1,338,333 | 2 1/2                   | 125 130                | 304 16              |
| Canadian Bank of Commerce.....                  | 50        | 6,000,000           | 6,000,000        | 1,000,000 | 3 1/2                   | 136 137                | 68.81               |
| Commercial Bank, Windsor, N.S.....              | 40        | 500,000             | 348,380          | 108,000   | 3                       | 110 115                | 44.00               |
| Dominion.....                                   | 50        | 1,500,000           | 1,500,000        | 1,500,000 | 3*                      | 257 1/2                | 259                 |
| Eastern Townships.....                          | 50        | 1,500,000           | 1,500,000        | 785,000   | 3 1/2                   | 145 150                | 72.50               |
| Halifax Banking Co.....                         | 20        | 500,000             | 500,000          | 35,000    | 3 1/2                   | 151 155                | 30.32               |
| Hamilton.....                                   | 100       | 1,250,000           | 1,250,000        | 725,000   | 4                       | 17 1/2                 | 173.00              |
| Hochelaga.....                                  | 100       | 1,000,000           | 999,330          | 400,000   | 3 1/2                   | 130 135                | 130.00              |
| Imperial.....                                   | 100       | 2,000,000           | 2,000,000        | 1,300,000 | 4 1/2                   | 195 196 1/2            | 195.00              |
| La Banque du Peuple.....                        | suspended |                     |                  |           |                         |                        |                     |
| La Banque Jacques Cartier.....                  | 25        | 500,000             | 500,000          | 235,000   | 3                       | 82 90                  | 21.00               |
| La Banque Nationale.....                        | 20        | 1,200,000           | 1,200,000        | 50,000    | 3                       | 72 76                  | 14.50               |
| Merchants Bank of Canada.....                   | 100       | 6,000,000           | 6,000,000        | 3,000,000 | 4                       | 176 184                | 176.00              |
| Merchants Bank of Halifax.....                  | 100       | 1,500,000           | 1,500,000        | 1,075,000 | 3 1/2                   | 180                    | 180.00              |
| Molson.....                                     | 50        | 2,000,000           | 2,000,000        | 1,500,000 | 4 1/2                   |                        |                     |
| Montreal.....                                   | 900       | 12,000,000          | 12,000,000       | 6,000,000 | 5                       | 235 1/2                | 471.00              |
| New Brunswick.....                              | 100       | 500,000             | 500,000          | 600,000   | 6                       | 26 1/2                 | 261 1/2             |
| Nova Scotia.....                                | 100       | 1,500,000           | 1,500,000        | 1,600,000 | 4                       | 217 222                | 217.00              |
| Ontario.....                                    | 100       | 1,000,000           | 1,000,000        | 65,000    | 2 1/2                   | 100 100 1/2            | 130.50              |
| Ottawa.....                                     | 100       | 1,500,000           | 1,500,000        | 1,125,000 | 4                       | 19 1/2                 | 190.30              |
| People's Bank of Halifax.....                   | 20        | 700,000             | 700,000          | 200,000   | 3                       | 116 120                | 23.30               |
| People's Bank of N.B.....                       | 150       | 180,000             | 180,000          | 120,000   | 4                       |                        |                     |
| Quebec.....                                     | 100       | 2,500,000           | 2,500,000        | 600,000   | 3                       | 116 1/2                | 119                 |
| St. Stephen's.....                              | 100       | 200,000             | 200,000          | 45,000    | 2 1/2                   |                        |                     |
| Standard.....                                   | 50        | 1,000,000           | 1,000,000        | 600,000   | 4                       | 172                    | 86.00               |
| Toronto.....                                    | 100       | 2,000,000           | 2,000,000        | 1,800,000 | 5                       | 226 231                | 226.00              |
| Traders.....                                    | 700,000   | 700,000             | 40,000           | 3         |                         |                        |                     |
| Union Bank, Halifax.....                        | 50        | 500,000             | 500,000          | 205,000   | 3 1/2                   | 140 144                | 70.00               |
| Union Bank of Canada.....                       | 60        | 1,495,920           | 1,497,458        | 325,000   | 3                       | 100 180                | 60.50               |
| Ville Marie.....                                | 100       | 500,000             | 479,690          | 70,000    | 3                       | 70 100                 | 70.00               |
| Western.....                                    | 100       | 500,000             | 384,136          | 112,000   | 3 1/2                   |                        |                     |
| Yarmouth.....                                   | 75        | 300,000             | 300,000          | 40,000    | 3                       | 114 118                | 86.50               |
| LOAN COMPANIES.                                 |           |                     |                  |           |                         |                        |                     |
| UNDER BUILDING SOCIETIES' ACT, 1859             |           |                     |                  |           |                         |                        |                     |
| Agricultural Savings & Loan Co.....             | 50        | 630,000             | 637,501          | 150,000   | 3                       | 108                    | 54.00               |
| Building & Loan Association.....                | 25        | 750,000             | 750,000          | 104,000   | 3 1/2                   | 50                     | 12.50               |
| Canada Perm. Loan & Savings Co.....             | 50        | 5,000,000           | 2,600,000        | 1,450,000 | 3 1/2                   | 107 1/2                | 33.75               |
| Canadian Savings & Loan Co.....                 | 50        | 750,000             | 740,139          | 210,000   | 3                       | 118                    | 64.00               |
| Dominion Sav. & Inv. Society.....               | 50        | 1,000,000           | 932,962          | 10,000    | 2 1/2                   | 75                     | 37.50               |
| Freehold Loan & Savings Company.....            | 100       | 3,323,500           | 1,319,100        | 659,550   | 3                       |                        |                     |
| Farmers Loan & Savings Company.....             | 50        | 1,067,250           | 611,430          | 162,475   | 3                       |                        |                     |
| Huron & Erie Loan & Savings Co.....             | 50        | 3,000,000           | 1,400,000        | 730,000   | 4 1/2                   |                        |                     |
| Hamilton Provident & Loan Soc.....              | 100       | 1,500,000           | 1,100,000        | 326,027   | 3 1/2                   |                        |                     |
| Landed Banking & Loan Co.....                   | 100       | 700,000             | 684,485          | 160,000   | 3                       |                        |                     |
| London Loan Co. of Canada.....                  | 50        | 679,700             | 659,050          | 74,000    | 3                       | 110                    | 51.00               |
| Ontario Loan & Deben. Co., London.....          | 50        | 2,000,000           | 1,200,000        | 470,000   | 3 1/2                   | 102                    | 60.50               |
| Ontario Loan & Savings Co., Oshawa.....         | 50        | 300,000             | 300,000          | 75,000    | 3                       | 121                    | 28.15               |
| People's Loan & Deposit Co.....                 | 50        | 600,000             | 600,000          | 40,000    | 3                       | 124 1/2                |                     |
| Union Loan & Savings Co.....                    | 50        | 1,095,400           | 699,020          | 200,000   | 3                       |                        |                     |
| Western Canada Loan & Savings Co.....           | 50        | 3,000,000           | 1,500,000        | 770,000   | 3                       | 115 120                | 57.50               |
| UNDER PRIVATE ACTS.                             |           |                     |                  |           |                         |                        |                     |
| Brit. Can. L. & Inv. Co. Ltd., (Dom. Par.)..... | 100       | 2,000,000           | 398,481          | 130,000   | 3 1/2                   | 100                    | 133.50              |
| Central Can. Loan and Savings Co.....           | 100       | 2,500,000           | 1,350,000        | 335,000   | 1 1/2                   | 123 1/2                |                     |
| London & Ont. Inv. Co., Ltd. do.....            | 100       | 2,750,000           | 550,000          | 160,000   | 1 1/2                   | 73                     | 36.50               |
| London & Can. L. & Ag. Co. Ltd. do.....         | 50        | 5,000,000           | 700,000          | 410,000   | 1 1/2                   |                        |                     |
| Land Security Co. (Ont. Legisla.).....          | 100       | 1,382,300           | 548,498          | 450,000   | 3                       | 30                     | 30.00               |
| Man. & North-West. L. Co. (Dom. Par.).....      | 100       | 1,500,000           | 375,000          | 111,000   | 3                       |                        |                     |
| "THE COMPANIES' ACT," 1877-1889.                |           |                     |                  |           |                         |                        |                     |
| Imperial Loan & Investment Co. Ltd.....         | 100       | 840,000             | 716,020          | 160,000   | 3                       | 100                    | 101.00              |
| Can. Landed & National Inv't Co., Ltd.....      | 100       | 2,008,000           | 1,004,000        | 350,000   | 3                       | 101 102 1/2            |                     |
| Real Estate Loan Co.....                        | 40        | 578,840             | 373,720          | 50,000    | 2                       | 65                     |                     |
| ONT. JT. STK. LETT. PAT. ACT, 1874.             |           |                     |                  |           |                         |                        |                     |
| British Mortgage Loan Co.....                   | 100       | 450,000             | 314,765          | 90,000    | 3 1/2                   |                        |                     |
| Ontario Industrial Loan & Inv. Co.....          | 100       | 466,800             | 314,386          | 150,000   | 3                       |                        |                     |
| Toronto Savings and Loan Co.....                | 100       | 1,000,000           | 600,000          | 105,000   | 3                       | 117 121                | 137.00              |

## INSURANCE COMPANIES.

ENGLISH (Quotations on London Market.)

| No. Shares or amt. Stock. | Yearly Dividend. | NAME OF COMPANY            | Share Par value. | Amount paid. | Last Sale. Jan. 14 |
|---------------------------|------------------|----------------------------|------------------|--------------|--------------------|
| %                         |                  |                            |                  |              |                    |
| 250,000                   | 8 ps             | Alliance.....              | 20               | 21-5         | 11 1/2             |
| 50,000                    | 27 1/2           | C. Union F. L. & M.....    | 50               | 5            | 45 1/2             |
| 200,000                   | 9                | Guardian F. L. & M.....    | 10               | 5            | 12 1/2             |
| 60,000                    | 25               | Imperial Lim.....          | 20               | 5            | 31 1/2             |
| 136,498                   | 5                | Lancashire F. L. & L.....  | 20               | 9            | 4 1/2              |
| 35,862                    | 20               | London Ass. Corp.....      | 25               | 12 1/2       | 61 1/2             |
| 10,000                    | 10               | London & Lan. L.....       | 10               | 9            | 4 1/2              |
| 85,100                    | 22               | London & Lan. F.....       | 25               | 24           | 19 1/2             |
| 391,752                   | 90               | Liv. Lon. & G. F. & L..... | Stk.             | 9            | 55 56              |
| 30,000                    | 30               | Northern F. & L.....       | 100              | 10           | 81 83              |
| 110,000                   | 30 ps            | North British & Mer.....   | 25               | 62           | 43 44              |
| 53,776                    | 35               | Phoenix.....               | 50               | 5            | 44 1/2             |
| 135,334                   | 58 1/2           | Royal Insurance.....       | 20               | 3            | 56 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.                 |                  |                            |                  |              |                    |
| 10,000                    | 7                | Brit. Amer. F. & M.....    | \$50             | \$50         | 127 1/2            |
| 2,500                     | 15               | Canada Life.....           | 400              | 50           |                    |
| 5,000                     | 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           | 300                |
| 10,000                    | 10               | Western Assurance.....     | 90               | 165          | 165 1/2            |

## DISCOUNT RATES.

London, Jan 14

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

## RAILWAYS.

|                                                        | Par value \$ Sh. | London Jan. 14 |
|--------------------------------------------------------|------------------|----------------|
| Canada Central 5% 1st Mortgage.....                    | \$100            | 104 106        |
| Canada Pacific Shares, 3%.....                         |                  | 89 1/2         |
| C. P. R. 1st Mortgage Bonds, 5%.....                   |                  | 108 110        |
| do. 50 year L. G. Bonds, 3 1/2%.....                   |                  | 88 1/2         |
| Grand Trunk Con. stock.....                            | 100              | 140 143        |
| 5% perpetual debenture stock.....                      |                  | 129 132        |
| do. Eq. bonds, 2nd charge 6%.....                      | 10               | 65 1/2         |
| do. First preference.....                              |                  | 42 1/2         |
| do. Second preference stock.....                       |                  | 38 1/2         |
| do. Third preference stock.....                        |                  | 135 137        |
| Great Western per 5% debenture stock.....              | 100              | 107 109        |
| Midland Stg. 1st mtg. bonds, 5%.....                   | 100              | 107 109        |
| Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage..... | 100              | 110 112        |

## SECURITIES.

|                                                 | London Jan. 14 |
|-------------------------------------------------|----------------|
| Dominion 5% stock, 1908, of Ry. loan.....       | 110 115        |
| do. 4% do. 1904, 5, 6, 8.....                   | 106 112        |
| do. 4% do. 1910, Ins. stock.....                | 107 109        |
| do. 3 1/2% do. Ins. stock.....                  | 103 104        |
| Montreal Sterling 5% 1908.....                  | 108 109        |
| do. 5% 1874.....                                | 108 109        |
| do. 1879.....                                   | 109 110        |
| City of Toronto Water Works Deb., 1908, 6%..... | 106 108        |
| do. do. gen. con. deb. 1919, 5%.....            | 107 109        |
| do. do. stg. bonds 1908, 4%.....                | 100 104        |
| do. do. Local Imp. Bonds 1913, 4%.....          | 104 106        |
| do. do. Bonds.....                              | 109 111        |
| City of Ottawa, Stg. 1904, 6%.....              | 111 113        |
| do. do. 4 1/2% 20 year debts.....               | 111 113        |
| City of Quebec, con., 1905, 6%.....             | 115 117        |
| do. do. 1908, 6%.....                           | 106 108        |
| do. do. sterling deb., 1903, 4%.....            | 107 109        |
| do. do. Vancouver, 1901, 4%.....                | 108 110        |
| City of Winnipeg, deb. 1903, 4%.....            | 117 119        |
| do. do. 1907, 6%.....                           | 118 120        |