

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, Temple
Building, Bay St., 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,
Temple Bldg., Bay St., Toronto. Tel. 2309.

C. S. SCOTT, Resident Agent, HAMILTON, Ont.

Northern Assurance Co.

Of . .
London, Eng.

Canadian Branch, 1730 Notre Dame Street, Montreal.
1895

Capital and Accumulated Funds, \$38,355,000;
Annual Revenue from Fire and Life Premiums and from
Interest on Invested Funds, \$5,715,000; deposited with
Dominion Government for Canadian Policy-holders,
\$900,000.

G. E. MOBERLY, Inspector. E. P. PEARSON, Agent,
Toronto
ROBT. W. TYRE, Manager for Canada.

The Excelsior Life Insurance Co'y OF ONTARIO, LIMITED

HEAD OFFICE - - TORONTO

Our Annual Report for 1898 shows as the result of
the year's operations the following—Substantial in-
creases in the important items shown below:

	1898	1897
Premium income.....	\$ 83,264 57	\$ 14,741 16
Interest income.....	9,603 03	1,648 92
Total income.....	118,921 60	37,443 38
Net assets.....	253,421 79	25,544 53
Gross assets.....	581,636 19	30,544 53
Reserve.....	221,197 21	48,467 73
New insurance.....	1,165,829 00	446,489 00
Insurance in force.....	3,183,963 15	378,616 00

And decreases in death claims, death rate, in ratio of
expenses to new insurance, in interest due and accrued,
and outstanding premiums.

E. F. CLARKE, M.P., President.

E. MARSHALL, Sec'y. S. M. KENNY, Man'g Dir.

Provident Savings Life Assurance Society

Established 1875.

of New York

EDWARD W. SCOTT, President.

General Agents wanted in unrepresented districts
Apply to GEO. A. KINGSTON, Manager for On-
ario, Temple Building, Toronto, Ont

STOCK AND BOND REPORT.

BANKS	Share.	Capital Sub- scribed.	Capital Paid-up.	Rest.	Divi- dend last 6 Months.	CLOSING PRICES	
						HALIFAX, Sept. 12, 99	Cash val. per share.
British North America	\$345	\$4,866,666	\$4,866,666	1,460,000	3 1/2 %	124 127	34.75
Commercial Bank, Windsor, N.S.	40	500,000	500,000	96,000	3	111 115	30.50
Halifax Banking Co.	90	500,000	500,000	375,000	3 1/2	159 166	38.50
Merchants Bank of Halifax	100	1,989,400	1,891,910	1,543,932	3 1/2	180 184 1/2	48.00
New Brunswick	100	500,000	500,000	604,000	3	300 301 1/2	80.00
Nova Scotia	100	1,755,100	1,728,790	2,008,480	3 1/2	215 220	93.00
People's Bank of Halifax	90	700,000	700,000	930,000	4	113 116	30.00
People's Bank of N.B.	150	180,000	180,000	140,000	4	.....	.....
St. Stephen's	100	200,000	200,000	45,000	3 1/2	151 154	75.50
Union Bank, Halifax	75	500,000	500,000	250,000	3 1/2	94 97	70.50
Yarmouth	100	800,000	800,000	30,000	2 1/2	.....	.....
Eastern Townships	50	1,500,000	1,500,000	830,000	3 1/2	.....	.....
Hochelaga	100	1,250,000	1,250,000	585,000	3 1/2	.....	.....
La Banque Jacques Cartier	25	500,000	500,000	265,000	3	.....	.....
La Banque Nationale	30	1,900,000	1,800,000	150,000	3	.....	.....
Molson	50	2,000,000	2,000,000	1,500,000	4 1/2	225	125.00
Quebec	100	2,500,000	2,500,000	700,000	3	.....	.....
Union Marie	100	2,000,000	2,000,000	450,000	3	.....	.....
Union Bank of Canada	100	2,000,000	2,000,000	450,000	3	.....	.....
British Columbia	100	9,919,996	9,919,996	486,666	2 1/2	.....	.....
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	151	75.50
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	267 1/2 269	133.75
Hamilton	100	1,498,700	1,498,700	1,000,000	4	193	193.00
Imperial	100	2,000,000	2,000,000	1,300,000	4 1/2	216 219	916.00
Merchants Bank of Canada	100	6,000,000	6,000,000	3,600,000	3 1/2	16 1/2	168.00
Montreal	900	13,000,000	12,000,000	6,000,000	5	200 1/2	531.00
Ontario	100	1,000,000	1,000,000	110,000	2 1/2	131 1/2	131.75
Ottawa	100	1,500,000	1,500,000	1,170,000	4	200	200.00
Standard	50	1,000,000	1,000,000	600,000	4	191	96.50
Toronto	100	2,000,000	2,000,000	1,800,000	5	238 243	238.00
Traders	100	750,000	749,335	70,000	3	114	114.00
Western	100	500,000	388,239	118,000	3 1/2	.....	.....
LOAN COMPANIES.							
UNDER BUILDING SOCIETIES ACT, 1859							
Agricultural Savings & Loan Co.	50	680,200	530,200	170,000	3	115 117	57.00
Building & Loan Association	25	750,000	750,000	100,000	3	.....	.....
Canada Perm. Loan & Savings Co.	50	5,000,000	3,600,000	1,200,000	3	121	54.50
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	112 1/2	37.50
Dominion Sav. & Inv. Society	50	1,000,000	984,500	10,000	2 1/2	75 76	90.00
Freehold Loan & Savings Company	100	3,331,500	1,819,100	780,000	4 1/2	.....	114.00
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	700,000	3	180	180.00
Landed Provision & Loan Soc.	100	1,500,000	1,100,000	300,000	3	119	111.00
Landed Banking & Loan Co.	100	700,000	700,000	180,000	3	111	51.00
London Loan Co. of Canada	50	679,700	661,850	81,000	3	108 110	60.00
Ontario Loan & Deben. Co., London ..	50	2,000,000	1,800,000	490,000	3 1/2	120	.....
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	3	.....	36
Union Loan & Savings Co.	50	1,095,400	699,045	100,000	1 1/2	.....	40
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	770,000	3	113 1/2	56.75
UNDER PRIVATE ACTS.							
Brit. Can. L. & Inv. Co. Ltd., (Dom. Par.)	100	1,937,900	998,481	190,000	1 1/2	.....	100
Central Can. Loan and Savings Co.	100	2,500,000	1,950,000	360,000	1 1/2	132	132.00
London & Ont. Inv. Co., Ltd.	do.	2,750,000	500,000	100,000	3	.....	100
London & Can. L. & Ag. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2	67 1/2	70
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	1 1/2	30	52
"THE COMPANIES' ACT," 1877-1889.							
Imperial Loan & Investment Co. Ltd.	100	839,850	728,801	160,000	3	.....	90
Can. Landed & National Inv't Co., Ltd.	100	2,008,000	1,004,000	360,000	3	.....	101
Real Estate Loan Co.	40	578,840	373,790	50,000	2	64	.....
ONT. JT. STE. LETT. PAT. ACT, 1874.							
British Mortgage Loan Co.	100	450,000	318,191	170,000	3	.....	.....
Ontario Industrial Loan & Inv. Co.	100	466,800	314,936	160,000	3	.....	.....
Toronto Savings and Loan Co.	100	1,000,000	600,000	115,000	3	121	121.00

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share par value.	Amount paid.	Last Sale Sept. 1
250,000	8 ps	Alliance	20	21 1/2	10 10 1/2
50,000	30	C. Union F. L. & M.	50	5	42 1/2 43
900,000	10	Guardian F. & L.	10	5	10 1/2 10 1/2
60,000	25	Imperial Lim.	20	5	26 1/2 27
155,493	6 1/2	Lancashire F. & L.	20	9	3 1/2 4
18,000	17 1/2	London Ass. Corp.	25	19 1/2	55 1/2 56
245,640	90	London & Lan. L.	10	9	7 1/2 8
80,000	30	London & Lan. F.	25	2 1/2	16 1/2 17
110,000	30 ps	Liv. Lon. & G. F. & L.	100	9	48 1/2 49
33,776	35	Northern F. & L.	10	7	77 79
125,234	63 1/2	North British & Mer ..	25	6 1/2	39 40
50,000	.....	Phoenix	50	5	4 1/2 4 1/2
10,000	8/6 ps	Royal Insurance	20	3	50 51
240,000	.....	Scottish Imp. F. & L.	10	1	.....
.....	.....	Standard Life	50	19	.....
.....	.....	Sun Fire	10	10	10 1/2 11 1/2

CANADIAN.

No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share par value.	Amount paid.	Last Sale Sept. 14
15,000	7	Brit. Amer. F. & M.	\$50	\$50	123 125
2,500	90	Canada Life	100	50	800
10,000	15	Confederation Life	400	10	975 300
7,000	15	Sun Life Ass. Co.	100	15	400 410
5,000	5	Quebec Fire	100	65	.....
2,000	10	Queen City Fire	40	25	230
50,000	10	Western Assurance	40	90	185 165

DISCOUNT RATES.

London, Sept. 1

Bank Bills, 3 months	3 1/2	3 1/2
do. 6 do	3 1/2	3 1/2
Trade Bills, 3 do	3 1/2	3 1/2
do. 6 do.	4	4 1/2

RAILWAYS.

	Par value	London Sept. 1
Canada Central 5 1/2 1st Mortgage	100	108
Canada Pacific Shares, 3 1/2 %	\$100	99 1/2 100
C. P. R. 1st Mortgage Bonds, 5 1/2 %	100	115 117
do. 50 year L. G. Bonds, 5 1/2 %	100	104 105
Grand Trunk Con. stock	100	84 85
5 1/2 perpetual debenture stock	100	133 134
do. 1st preference, and charge 6 1/2 %	10	133 134
do. First bonds, 6 1/2 %	10	84 85
do. Second preference stock	100	134 135
do. Third preference stock	100	134 135
Great Western pref 5 1/2 debenture stock ..	100	106 107
Midland Stg. 1st mtg. bonds, 5 1/2 %	100	106 107
Toronto, Grey & Bruce 4 1/2 stg. bonds, 1st mortgage	100	109 111

SECURITIES.

	Par value	London Sept. 1
Dominion 5 1/2 stock, 1908, of Ry. loan	105	108
do. 4 1/2 do. 1904, 5, 6, 8	105	108
do. 4 1/2 do. 1910, Ins. stock	105	107
do. 3 1/2 do. Ins. stock	105	108
Montreal Sterling 5 1/2 1908	105	108
do. 5 1/2 1874	105	108
do. 1879, 5 1/2	105	108
City of Toronto Water Works Deb., 1906, 6 1/2 % ..	110	113
do. do. gen. con. deb. 1919, 5 1/2 %	106	108
do. do. stg. bonds 1918, 4 1/2 %	106	108
do. do. Local Imp. Bonds 1913, 4 1/2 %	102	103
do. do. Bonds 1909 3 1/2 %	102	103
City of Ottawa, Stg. 1904, 6 1/2 %	108	110
do. do. 4 1/2 30 year debts	111	113
City of Quebec, con., 1905, 6 1/2 %	117	117
do. do. sterling deb., 1908, 4 1/2 %	105	107
do. do. Vancouver, 1901, 4 1/2 %	105	107
City Winnipeg, deb., 1907, 6 1/2 %	114	116
do. do. deb., 1914, 6 1/2 %	113	115