

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 2909.

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. 2909.

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;
An increase of

Premium income.....	\$ 89,264 57	\$ 14,741 16
Interest income.....	9,603 03	1,648 29
Total income.....	118,921 60	37,443 38
Net assets.....	253,421 79	25,544 53
Gross assets.....	581,686 19	31,544 53
Reserve.....	921,197 91	49,487 73
New insurance.....	1,165,829 00	446,969 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-
tario, Temple Building, Toronto, Ont

STOCK AND BOND REPORT.

BANKS	Share.	Capital Sub- scribed.	Capital Paid-up.	Rest.	Divi- dend last 6 Months.	CLOSING PRICES		Cash val. per share.
						HALIFAX, Aug. 15, 99		
British North America.....	\$248	\$4,866,666	\$4,866,666	1,460,000	2 1/2 %	124	128	301.72
Commercial Bank, Windsor, N.S.	40	500,000	549,712	90,000	3	113	116	44.00
Halifax Banking Co.	30	500,000	500,000	375,000	3 1/2	151	156	30.80
Merchants Bank of Halifax.....	100	1,957,500	1,692,660	1,394,495	3 1/2	180	185	180.00
New Brunswick.....	100	500,000	500,000	600,000	6	300	301 1/2	300.00
Nova Scotia.....	100	1,700,000	1,700,000	1,991,000	4	217	220	217.00
People's Bank of Halifax.....	20	700,000	700,000	230,000	3	115	118	13.00
People's Bank of N.B.	150	180,000	180,000	140,000	4	.....	.....	.....
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	151	155	75.50
Union Bank, Halifax.....	50	500,000	500,000	250,000	3 1/2	94	99	70.50
Yarmouth.....	75	300,000	300,000	30,000	2 1/2	.....	.....	.....
Eastern Townships.....	50	1,500,000	1,500,000	850,000	3 1/2	151	155	151.00
Hochelaga.....	100	1,250,000	1,250,000	685,000	3 1/2	.....	.....	.....
La Banque Jacques Cartier.....	25	500,000	500,000	265,000	3	.....	.....	.....
La Banque Nationale.....	30	1,900,000	1,900,000	1,500,000	3	.....	.....	.....
Molson's.....	50	2,000,000	2,000,000	1,500,000	4 1/2	206	.....	103.00
Quebec.....	100	2,500,000	2,500,000	700,000	3	125	.....	135.00
Ville Marie.....	100	500,000	479,680	10,000	3	Suspended Pay't	.....	.....
Union Bank of Canada.....	100	2,000,000	2,000,000	450,000	3	.....	.....	.....
British Columbia.....	100	2,919,996	2,919,996	486,666	2 1/2	150	151	75.00
Canadian Bank of Commerce.....	50	6,000,000	6,000,000	1,000,000	3 1/2	265 1/2	268	132.50
Dominion.....	50	1,500,000	1,500,000	1,000,000	3 1/2	193	.....	193.00
Hamilton.....	100	1,499,730	1,494,520	1,000,000	4	211	218	214.00
Imperial.....	100	2,000,000	2,000,000	1,300,000	4 1/2	168	.....	168.00
Merchants Bank of Canada.....	100	6,000,000	6,000,000	4,000,000	3 1/2	362	.....	524.00
Montreal.....	900	12,000,000	12,000,000	6,000,000	5	130	135	130.00
Ottawa.....	100	1,000,000	1,000,000	110,000	2 1/2	190	.....	90.00
Standard.....	100	1,500,000	1,500,000	1,170,000	4	211	.....	211.00
Toronto.....	50	1,000,000	1,000,000	800,000	4	116	.....	116.00
Traders.....	100	2,000,000	2,000,000	1,800,000	5	.....	.....	.....
Western.....	100	700,000	700,000	70,000	3	.....	.....	.....
Loan Companies.	100	500,000	587,739	118,000	3 1/2	.....	.....	.....
UNDER BUILDING SOCIETIES ACT, 1869					And 1 bonus			
Agricultural Savings & Loan Co.....	50	630,230	530,200	170,000	3	115	117	57.50
Building & Loan Association.....	25	750,000	750,000	100,000	3	.....	60	60.00
Canada Perm. Loan & Savings Co.	50	5,000,000	2,600,000	1,300,000	3	120	123	56.50
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	124 1/2	.....	37.50
Dominion Sav. & Inv. Society.....	50	1,000,000	984,300	10,000	2 1/2	75	80	80.00
Freehold Loan & Savings Company.....	100	3,231,500	1,319,100	300,000	3	112	.....	112.00
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	780,000	4 1/2	110 1/2	.....	110.50
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	.....	119	119.00
Landed Banking & Loan Co.	100	700,000	700,000	160,000	3	.....	.....	.....
London Loan Co. of Canada.....	50	879,700	681,850	81,000	.....	.....	.....	.....
Ontario Loan & Deben. Co., London....	50	2,000,000	1,200,000	490,000	2 1/2	120	.....	120.00
Ontario Loan & Savings Co., Oshawa....	50	300,000	300,000	75,000	.....	.....	.....	.....
People's Loan & Deposit Co.	50	600,000	600,000	40,000	3	.....	96	96.00
Union Loan & Savings Co.	50	1,095,400	695,045	100,000	2 1/2	.....	40	40.00
Western Canada Loan & Savings Co....	50	3,000,000	1,500,000	770,000	3	113	.....	113.00
UNDER PRIVATE ACTS.								
Brit. Can. L. & Inv. Co. Ltd., (Dom. Par.)	100	1,937,900	396,481	120,000	3	.....	100	100.00
Central Can. Loan and Savings Co.....	100	2,500,000	1,250,000	360,000	1 1/2	133	.....	133.00
London & Ont. Inv. Co., Ltd.	100	2,750,000	550,000	100,000	3	.....	109	109.00
London & Can. L. & Agcy. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2	66	70	33.00
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	.....	47 1/2	60	47.25
"THE COMPANIES' ACT," 1877-1889.								
Imperial Loan & Investment Co. Ltd....	100	839,850	728,801	160,000	3	.....	90	90.00
Can. Landed & National Inv't Co., Ltd.	100	2,008,000	1,004,000	350,000	3	.....	103	103.00
Real Estate Loan Co.....	40	578,840	373,730	50,000	3	64	.....	25.00
ONT. JT. STK. LETT. PAT. ACT, 1874.								
British Mortgage Loan Co.	100	450,000	318,191	110,000	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	115,000	3	131	.....	121.00

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Divi- dend.	NAME OF COMPANY	Share Par value.	Amount paid.	Last Sale Aug. 4
250,000	8 ps	Alliance	90	21-5	10 10 1/2
50,000	30	C. Union F. L. & M.	50	5	42 1/2
900,000	8	Guardian F. & L.	10	5	10 1/2
60,000	25	Imperial Lim.	90	5	27 28
136,493	6 1/2	Lancashire F. & L.	90	9	4 4 1/2
35,822	20	London Ass. Corp.	25	12 1/2	55 57
10,000	17 1/2	London & Lan. L.	10	9	7 7 1/2
85,103	24	London & Lan. F.	25	23	16 17
245,640	30	Liv. Lon. & G. F. & L.	Stk.	9	48 1/2
30,000	30	Northern F. & L.	100	10	79 51
110,000	30 ps	North British & Mer	25	6 1/2	39 40
53,776	35	Phoenix	50	5	40 1/2
125,324	63 1/2	Royal Insurance	90	9	50 1/2
50,000	.....	Scottish Imp. F. & L.	10	1	.....
10,000	.....	Standard Life	50	12	.....
940,000	8 1/2 ps	Sun Fire	10	10	10 1/2
15,000	7	Brit. Amer. F. & M.	50	50	124 1/2
2,500	20	Canada Life	400	50	600
10,000	15	Confederation Life	100	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	70	95	230
50,000	10	Western Assurance	40	90	161 1/2
15,000	7	Brit. Amer. F. & M.	50	50	124 1/2
2,500	20	Canada Life	400	50	600
10,000	15	Confederation Life	100	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	70	95	230
50,000	10	Western Assurance	40	90	161 1/2

DISCOUNT RATES.

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

RAILWAYS.

	Par value Sh.	London Aug. 4
Canada Central 5% 1st Mortgage.....	100	103
Canada Pacific Shares, 8%.....	100	104 1/2
C. P. R. 1st Mortgage Bonds, 5%.....	100	115 117
do. 50 year L. C. Bonds, 5 1/2 %.....	100	108 109
Grand Trunk Con. stock.....	100	7 1/2
5% perpetual debenture stock.....	100	133 142
do. Eq. bonds, 2nd charge 6%.....	100	133 136
do. First preference.....	100	89 83
do. Second preference stock.....	100	54 55
do. Third preference stock.....	100	23 23
Great Western per 5% debenture stock	100	134 136
Midland Stg. 1st mtg. bonds, 5%.....	100	106 102
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage.....	100	109 111

SECURITIES.

	London Aug. 4
Dominion 5% stock, 1908, of Ry. loan.....	105 108
do. 4% do. 1904, 5, 6, 8.....	102 108
do. 4% do. 1910, ins. stock.....	106 108
do. 3 1/2 % do. ins. stock.....	105 107
Montreal Sterling 5% 1908.....	109 108
do. 5% 1874.....	109 108
do. 1879, 5%.....	103 108
City of Toronto Water Works Deb., 1906, 6%.....	104 113
do. do. gen. con. deb. 1919, 5%.....	110 112
do. do. stg. bonds 1923, 4%.....	106 108
do. do. Local Imp. Bonds 1913, 4%.....	100 104
do. do. Bonds 1929 3 1/2 %.....	101 103
City of Ottawa, Stg. 1904, 6%.....	106 108
do. do. 4 1/2 % 30 year debts.....	108 110
City of Quebec, con., 1905, 6%.....	111 113
do. 1906, 6%.....	117 119
do. sterling deb. 1923, 4%.....	106 108
do. Vancouver, 1921, 4%.....	106 108
do. 1923, 4%.....	107 109
City Winnipeg, deb. 1907, 6%.....	114 116
do. do. deb. 1914, 6%.....	113 115