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**INNES & RICHARDS,
Real Estate, Insurance and Loans,
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**NORTHERN
ASSURANCE COMPANY,
OF LONDON, ENG.**

Branch Office for Canada:
1724 Notre Dame St., Montreal.
INCOME AND FUNDS (1890).
Capital and Accumulated Funds \$34,875,000
Annual Revenue from Fire and Life
Premiums, and from Interest upon
Invested Funds 5,240,000
Deposited with the Dominion Govern-
ment for security of Canadian Policy
Holders 900,000

JAS. LOCKIE, Inspector. E. P. PEARSON, Agent, Toronto.
ROBERT W. TYRE, MANAGER FOR CANADA.

STOCK AND BOND REPORT.

BANKS.	Share.	Capital Sub- scribed.	Capital Paid-up.	Rest.	Divi- dend last 6 Mo's.	CLOSING PRICES.	
						TORONTO, Jan. 7	Cash val. per share
British Columbia	20	\$3,000,000	\$3,000,000	\$1,000,000	6 %	38½ 39½	370.57
British North America	\$243	4,866,666	4,866,666	1,289,666	4	152½	57.00
Canadian Bank of Commerce	50	6,000,000	6,000,000	900,000	3½	134 135	42.40
Commercial Bank of Manitoba	100	713,700	525,010	50,000	3½	249	124.50
Commercial Bank, Windsor, N.S.	40	500,000	260,000	65,000	3	108	.....
Dominion	50	1,500,000	1,500,000	1,350,000	5	108	.....
Eastern Townships	50	1,500,000	1,457,102	550,000	3½	114½	.....
Federal .....	.....	.....	.....	.....	3	176	.....
Halifax Banking Co.	20	500,000	500,000	170,000	3	180 192	190.00
Hamilton	100	1,284,300	1,187,360	600,000	4	.....	.....
Hochelaga	100	710,100	710,100	180,000	3	.....	.....
Imperial	100	2,030,000	1,754,000	876,000	4	.....	.....
La Banque Du Peuple	50	1,800,000	1,200,000	425,000	3	.....	.....
La Banque Jacques Cartier	25	500,000	500,000	150,000	3	.....	.....
La Banque Nationale	100	1,200,000	1,200,000	100,000	3	.....	.....
Merchants' Bank of Canada	100	5,799,200	5,799,200	2,510,000	3½	149½ 150	149.50
Merchants' Bank of Halifax	100	1,100,000	1,100,000	375,000	3	182½	122.50
Molson	50	2,000,000	2,000,000	1,100,000	4	158 165	79.00
Montreal	200	12,000,000	12,000,000	6,900,000	5	220 224	440.00
New Brunswick	100	500,000	500,000	450,000	6	243	243.00
Nova Scotia	100	1,362,500	1,228,849	757,275	3½	162	162.00
Ontario	100	1,500,000	1,500,000	280,000	3	111½ 113	111.50
Ottawa	100	1,000,000	1,000,000	425,000	4	112½	22.50
People's Bank of Halifax	20	600,000	600,000	90,000	3	.....	.....
People's Bank of N. B.	50	180,000	180,000	105,000	3	.....	.....
Quebec	100	2,500,000	2,500,000	600,000	3½	.....	.....
St. Stephen's	100	200,000	200,000	35,000	3	.....	.....
Standard	50	1,000,000	1,000,000	500,000	4	170	85.00
Toronto	100	2,000,000	2,000,000	1,600,000	5	227 230	227.00
Union Bank, Halifax	50	500,000	500,000	90,000	3	120	60.00
Union Bank, Canada	100	1,200,000	1,200,000	225,000	3	.....	.....
Ville Marie	100	500,000	479,250	80,000	3½	.....	.....
Western	100	500,000	349,006	75,000	3½	.....	.....
Yarmouth	75	300,000	300,000	50,000	3	108	91.00

LOAN COMPANIES.

UNDER BUILDING SOCI'S ACT, 1859.									
Agricultural Savings & Loan Co.	50	630,000	620,900	103,000	3½	.....	.....	.....	.....
Building & Loan Association	25	750,000	750,000	108,000	3	110	.....	27.50	.....
Canada Perm. Loan & Savings Co.	50	5,000,000	2,000,000	1,550,156	6	196	.....	98.00	.....
Canadian Savings & Loan Co.	50	750,000	650,410	180,000	3½	126	.....	63.00	.....
Dominion Sav. & Inv. Society	50	1,000,000	982,401	10,000	3	91	.....	45.50	.....
Freehold Loan & Savings Company	100	3,221,500	1,319,100	648,918	4	137 139	.....	137.00	.....
Farmers Loan & Savings Company	50	1,057,350	611,430	128,513	3½	123	.....	61.33	.....
Huron & Erie Loan & Savings Co.	50	2,500,000	1,300,000	581,000	4½	160	.....	80.00	.....
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	255,000	3	125	.....	125.00	.....
Landed Banking & Loan Co.	100	700,000	638,207	103,000	3	.....	.....	.....	.....
London Loan Co. of Canada	50	679,700	631,500	68,500	3½	110½	.....	55.50	.....
Ontario Loan & Deben. Co., London	50	2,000,000	1,200,000	379,000	3½	125 127	.....	69.50	.....
Ontario Loan & Savings Co., Oshawa	50	300,000	300,000	75,000	3½	.....	.....	.....	.....
People's Loan & Deposit Co.	50	600,000	599,429	112,000	3½	115	.....	57.50	.....
Union Loan & Savings Co.	50	1,000,000	677,970	235,000	4	131	.....	65.25	.....
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	750,000	5	170	.....	95.00	.....

UNDER PRIVATE ACTS.

Brit. Can. L. & Inv. Co. Ltd. (Dom Par)	100	1,620,000	322,607	82,000	3½	113	.....	113.00	.....
Central Can. Loan and Savings Co.	100	2,000,000	800,000	192,000	3	122	.....	122.00	.....
London & Ont. Inv. Co. Ltd.	do.	2,500,000	500,000	190,000	3½	117	.....	117.00	.....
London & Can. L. & Ag. Co. Ltd.	50	5,000,000	700,000	375,000	4	129½ 129½	.....	64.37	.....
Land Security Co. (Ont. Legisla.)	25	1,377,825	545,707	545,000	5	220	.....	55.00	.....
Man. & North-West. L. Co. (Dom Par)	100	1,250,000	312,500	111,000	3½	109	.....	109.00	.....

"THE COMPANIES' ACT," 1877-1889.

Imperial Loan & Investment Co. Ltd.	100	699,850	627,000	123,000	3½	120	.....	120.00	.....
Can. Landed & National Inv't Co., Ltd	100	2,006,000	1,004,000	301,200	3½	130 132	.....	180.30	.....
Real Estate Loan & Debenure Co.	50	900,000	477,209	5,000	.....	64 65	.....	27.00	.....

ONT. JT. STE. LETT. PAT. ACT, 1874.

British Mortgage Loan Co.	100	450,000	308,496	59,000	3½	.....	.....	.....	.....
Ontario Industrial Loan & Inv. Co.	100	468,800	314,291	185,000	3½	113	.....	113.00	.....
Toronto Savings and Loan Co.	100	400,000	400,000	50,000	3	.....	.....	.....	.....

*The Canada Landed Credit Co. paid 3½ and the National Inv. Co. 3 before the amalgamation.

INSURANCE COMPANIES.

ENGLISH—(Quotations on London Market.)

No. Shares or amt. Stock.	Divi- dend.	NAME OF COMPANY.	Share par val.	Amount Paid.	Last Sale Dec. 26	Par value £ Sh.	London Dec. 26
50,000	25	C. Union F. L. & M.	50	5	81 32	.....	.....
100,000	3	Fire Ins. Assoc	100	3	101 103	.....	.....
20,000	8½	Guardian	100	25	172 177	.....	.....
19,000	4½	Imperial Fire	100	25	172 177	.....	.....
136,493	13½	Lancashire F. & L.	90	9	63 74	.....	.....
35,862	20	London Ass. Corp.	25	12½	52 54	.....	.....
10,000	19	London & Lan. F.	10	9	33 44	.....	.....
74,080	16	London & Lan. F.	25	24	21 22	.....	.....
391,752	75	Liv. Lon. & G. F. & L.	8th	8	48 47	.....	.....
30,000	27½	Northern F. & L.	100	10	72 73	.....	.....
100,000	23 ps	North Brit. & Mer.	25	6½	50 51	.....	.....
6,722	26½ ps	Phoenix	50	50	260 265	.....	.....
180,035	20	Queen Fire & Life.	10	1	7½ 8	.....	.....
100,000	56½	Royal Insurance	90	3	55 56	.....	.....
50,000	.....	Scottish Imp. F. & L.	10	1	.....	.....	.....
10,000	.....	Standard Life	50	12	.....	.....	.....

CANADIAN.

No.	Share	Amount	Last Sale	Jan. 7
10,000	7	Brit. Amer. F. & M.	\$50	100
2,500	15	Canada Life	400	142 143½
5,000	19	Confederation Life	100	10
5,000	12	Sun Life Ass. Co	100	124 240
4,000	7	Royal Canadian	100	30
5,000	5	Quebec Fire	100	65
2,000	10	Queen City Fire	50	25
10,000	10	Western Assurance	40	144½ 145

DISCOUNT RATES.

Bank Bills, 3 months	1½	
do. 6 do.	2½	
Trade Bills 3 do.	2½	3
do. 6 do.	2½	3

RAILWAYS.

Canada Pacific Shares 5%	\$100	92½ 93½
C. P. R. 1st Mortgage Bonds, 5% .....	.....	114 117
do. 50 year L. G. Bonds, 3½% .....	.....	98 100
Canada Central 5 % 1st Mortgage .....	.....	107 109
Grand Trunk Con. stock	100	11 11½
5 % perpetual debenture stock .....	.....	123 125
do. 1st pref. stock .....	.....	126 128
do. 2nd pref. stock .....	.....	10 53
do. 3rd pref. stock .....	.....	72 74
Great Western per 5% deb. stock	100	120 122
Midland Stg. 1st mtg. bonds, 5 %	100	108 110
Toronto, Grey & Bruce 4 % stg. bonds	.....	.....
1st mtg.	100	100 102
Wellington, Grey & Bruce 7 % 1st m.	.....	97 99

SECURITIES.

Dominion 5 % stock, 1903, of Ry. loan	109	111
do. 4 % 1904, 5, 6, 8	105	107
do. 4 % 1904, 66 Ins. stock	105	107
do. 3½ % do.	100	102
Montreal Sterling 5 % 1903	103	104
do. 5 % 1974, 1904	103	104
do. do. 5 % 1909	103	105
Toronto Corporation, 5 % 1897 Stock	100	106
do. do. 6 % 1905, Water Works, Deb	107	116
do. do. con. deb. 1893, 5 %	108	110
do. do. gen. con. deb. 1920, 5 %	108	110
do. do. stg. bonds 1923, 4 %	103	104
City of London, 1st pref. Red. 1893, 5 %	100	102
do. Waterworks, " 1893, 6 %	105	107
City of Ottawa, Stg. " 1893, 6 %	100	103
do. do. " 1904, 6 %	107	109
City of Quebec 6 % Con. " 1892, 6 %	99	101
do. do. 1878, " 1902, 6 %	109	111
City of Winnipeg, deb. " 1907, 6 %	112	114
do. do. deb. " 1914, 5 %	105	107