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INNES & RICHARDS,
Real Estate, Insurance and Loans,
VANCOUVER, B. C.
Pacific Terminus C. P. R.

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 200,000

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

STOCK AND BOND REPORT.

BANKS.	Share.	Capita Sub- scribed.	Capita Paid-up.	Rest.	Divi- dend last 6 Mos.	CLOSING PRICES.	
						Toronto, July 23	Cash val. per share
British Columbia	20	\$3,000,000	\$3,000,000	\$1,000,000	6%	38 1/2	39 1/2
British North America	\$24 1/2	4,886,888	4,886,888	1,289,888	4	158	383.94
Canadian Bank of Commerce	50	6,000,000	6,000,000	900,000	3 1/2	129	130
Commercial Bank of Manitoba	40	713,700	525,010	50,000	3 1/2	106 1/2	42.20
Commercial Bank, Windsor, N.S.	50	600,000	280,000	65,000	3	233	235
Dominion	50	1,600,000	1,600,000	1,860,000	5	106 1/2	116.50
Eastern Townships	50	1,600,000	1,487,102	550,000	3 1/2	116	117.50
Federal	20	800,000	800,000	170,000	3	116	23.20
Halifax Banking Co.	100	1,224,200	1,187,360	600,000	4	156	156.00
Hamilton	100	710,100	710,100	169,000	3	162	165
Hochelaga	100	2,030,000	1,754,000	876,000	4	112 1/2	112.50
Imperial	100	1,900,000	1,900,000	425,000	3	113	22.60
La Banque Du Peuple	25	600,000	600,000	150,000	3	148	151
La Banque Jacques Cartier	100	1,200,000	1,200,000	100,000	3 1/2	180	180.00
La Banque Nationale	100	6,798,200	5,799,200	2,510,000	3	150	160
Merchants' Bank of Canada	100	1,100,000	1,100,000	375,000	3	222 1/2	224
Merchants' Bank of Halifax	100	8,000,000	8,000,000	1,100,000	5	153	153.00
Molson	200	19,000,000	19,000,000	6,000,000	6	243	243.00
Montreal	100	500,000	500,000	450,000	5	112 1/2	112.50
New Brunswick	100	1,362,500	1,228,849	757,275	3 1/2	155	156
Nova Scotia	100	1,600,000	1,600,000	280,000	3 1/2	219	224
Ontario	100	1,000,000	1,000,000	425,000	4	118	59.00
Ottawa	50	800,000	800,000	90,000	3	108	81.00
People's Bank of Halifax	50	180,000	180,000	15,000	4	111	111.00
People's Bank of N. B.	100	2,500,000	2,500,000	600,000	3 1/2	122	122.00
Quebec	100	900,000	900,000	35,000	3	124	125
St. Stephen's	50	1,000,000	1,000,000	500,000	3 1/2	60	60
Standard	100	9,000,000	9,000,000	1,800,000	5	113	113.00
Toronto	50	500,000	500,000	90,000	3 1/2	113	113.00
Union Bank, Halifax	100	1,900,000	1,900,000	225,000	3	133	133.00
Union Bank, Canada	100	600,000	479,250	90,000	3 1/2	179	179.00
Ville Marie	100	600,000	349,008	75,000	3 1/2	110	110.00
Western	100	300,000	300,000	50,000	3	114 1/2	114.50
Yarmouth	75	80,000	80,000	10,000	3 1/2	114	114.00

LOAN COMPANIES.

UNDER BUILDING SOCIETY ACT, 1859.

Agricultural Savings & Loan Co.	50	830,000	620,900	103,000	3 1/2	111	111.00
Building & Loan Association	25	750,000	750,000	108,000	3	200	100.00
Canada Farm. Loan & Savings Co.	50	500,000	2,600,000	1,550,156	3 1/2	96	48.00
Canadian Savings & Loan Co.	50	760,000	660,410	180,000	3 1/2	142	142.00
Dominion Sav. & Inv. Society	50	1,000,000	932,401	10,000	3	123	123.00
Freehold Loan & Savings Company	100	3,321,500	1,319,100	648,918	3 1/2	155	155.00
Farmers Loan & Savings Company	100	1,067,250	611,480	198,613	3 1/2	121	121.00
Huron & Erie Loan & Savings Co.	50	2,500,000	1,800,000	581,000	3 1/2	122	122.00
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	255,000	3 1/2	113	113.00
Landed Banking & Loan Co.	100	700,000	638,207	108,000	3	110	110.00
London Loan Co. of Canada	50	879,700	631,500	89,530	3 1/2	124	124.00
Ontario Loan & Deben. Co., London	50	9,000,000	1,200,000	379,000	3 1/2	117	117.00
Ontario Loan & Savings Co., Oshawa	50	300,000	300,000	75,000	3 1/2	113	113.00
People's Loan & Deposit Co.	50	800,000	599,429	118,000	3 1/2	133	133.00
Union Loan & Savings Co.	50	1,000,000	877,970	235,000	4	179	179.00
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	750,000	5	110	110.00

UNDER PRIVATE ACTS.

Brit. Can. L. & Inv. Co. Ltd. (Dom. Par)	100	1,620,000	322,607	82,000	3 1/2	110	110.00
Central Can. Loan and Savings Co.	100	2,000,000	80,000	192,000	3	114 1/2	114.50
London & Ont. Inv. Co. Ltd.	100	2,500,000	500,000	180,000	3 1/2	114	114.00
London & Can. Ln. & Ag. Co. Ltd. do	50	5,000,000	700,000	360,000	4	198	198.00
Land Security Co. (Ont. Legisla.)	95	1,377,825	545,707	645,000	5	215	215.00
Man. & North-West. L. Co. (Dom. Par)	100	1,350,000	319,600	111,000	3 1/2	107	107.00

"THE COMPANIES' ACT," 1877-1889.

Imperial Loan & Investment Co. Ltd.	100	629,850	627,000	123,000	3 1/2	122	122.00
Can. Landed & National Inv't Co. Ltd	100	2,008,000	1,004,000	301,200	* 3 1/2	124	124.00
Real Estate Loan & Debeniture Co.	50	900,000	477,200	5,000	3 1/2	60	60.00
ONT. JT. STK. LETT. PAT. ACT, 1874.							
British Mortgage Loan Co.	100	450,000	306,496	59,000	3 1/2	110	110.00
Ontario Industrial Loan & Inv. Co.	100	488,800	314,291	185,000	3 1/2	114	114.00
Toronto Savings and Loan Co.	100	400,000	400,000	50,000	3	113	113.00

* The Canada Landed Credit Co paid up, and the National Inv. Co. before the amalgamation.

INSURANCE COMPANIES.

ENGLISH—(Quotations on London Market.)

No. Shares or amt. Stock.	Dividend.	NAME OF COMPANY.	Share par val.	Amount Paid.	Last Sale July 11
50,000	%	C. Union F. L. & M.	50	5	81 3/2
100,000	3	Fire Ins. Assoc.	8	10	4 3/4
90,000	3	Guardian	100	50	98 100
19,000	10	Imperial Fire	100	25	190 194
135,493	10	Lancashire F. & L.	90	2	74 8 1/2
35,862	10	London Ass. Corp.	25	12 1/2	54 56
10,000	10	London & Lan. L.	10	2	33 4 1/2
74,080	19	London & Lan. F.	25	2 1/2	214 222
391,775	75	Liv. Lon. & G. F. & L.	8 1/2	2	254 264
90,000	24	Northern F. & L.	100	10	734 744
100,000	24	North Brit. & Mer.	28	6 1/2	524 53
6,722	5	Phoenix	50	50	277 282
180,035	10	Queen Fire & Life.	10	1	8 8 1/2
100,000	40	Royal Insurance	20	3	57 1/2 58 1/2
60,000	10	Scottish Imp. F. & L.	10	1	1 1 1/2
10,000	10	Standard Life	50	12	1 1 1/2

CANADIAN.

No. Shares or amt. Stock.	Dividend.	NAME OF COMPANY.	Share par val.	Amount Paid.	Last Sale July 23
10,000	7	Brit. Amer. F. & M.	\$50	\$50	100
9,500	15	Canada Life	400	50	100
5,000	12	Confederation Life	10	10	100
5,000	2	Sun Life Ass. Co.	100	124	240
4,000	7	Royal Canadian	100	20	100
5,000	5	Quebec Fire	100	65	900
9,000	10	Queen City Fire	50	25	100
10,000	10	Western Assurance	40	143	144

DISCOUNT RATES.

BANK RATES.		London, July 11	
Bank Bills, 3 months		1 1/2	...
do. 6 do.		2 1/2	...
Trade Bills 3 do.		1 1/2	2 1/2
do. 6 do.		2 1/2	3

London, July 11

RAILWAYS.

Par value \$ Sh.	London July 11
Canada Pacific Shares 7%	83 3/4
C. P. R. 1st Mortgage Bonds, 5%	114 116
do. 50 year L. G. Bonds, 3 1/2%	96 97
Canada Central 5% 1st Mortgage	106 108
Grand Trunk Can. stock	9 9 1/2
5% perpetual debenture stock	119 121
do. 1st pref. bonds, and charge	122 125
do. 2nd pref. bonds	10 63 24
do. 3rd pref. stock	100 43 44
Great Western per 5% deb. stock	103 23 1/2
do. 5% bonds, 1890	100 117 1/2
Midland Stg. 1st mtg. bonds, 5%	100 166 108
Northern of Can. 5% 1st mtg	100 104 106
do. 6% extra pref	100 160 102
do. deb. stock 4%	95 98
Toronto, Grey & Bruce 6% stg. bonds	10 97 99
Wellington, Grey & Bruce 7% 1st m.	96 98

SECURITIES.

Par value \$ Sh.	London July 11
Dominion 5% stock, 1903, of Ry. loan	109 111
do. 4% do. 1904, 5, 6, 8	104 106
do. 4% do. 1904, 86 Ins. stock	104 106
do. 3 1/2% do.	102 104
Montreal 5% 1903	103 105
do. 5% 1904	103 105
do. 5% 1909	104 106
Toronto Corporation 6% 1897 Star	102 109
do. 4% 6% 1904 Water Works	105 121
do. do. con. deb. 1898, 6%	104 106
do. do. gen. con. deb. 1919, 5%	108 110
do. do. stg. bonds	100 102
City of London, 1st pref. Red.	100 102
do. Waterworks, " 1898, 6%	108 110
City of Ottawa, Stg. " 1903, 6%	100 103
do. do. " 1904, 6%	110 112
City of Quebec 6% Con. " 1892, 6%	99 101
do. do. " 1896, 6%	108 110
City of Winnipeg, deb. " 1907, 6%	111 113
do. do. " 1914, 5%	106 108