

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 Policyholders
\$200,000.

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	\$ 83,264 57	\$ 14,741 16
Interest income	9,803 03	1,618 22
Total income	118,921 80	37,443 38
Net assets	253,421 79	25,544 53
Gross assets	551,686 19	33,544 53
Reserve	221,197 81	42,467 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	
						TORONTO, May 1, 99	Cash val. per share
British Columbia	\$100	\$3,919,996	\$3,919,996	\$486,666	2 1/2	126 1/2	299.29
British North America	243	4,866,666	4,866,666	1,387,000	3 1/2	126 1/2	77.00
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	154	156
Commercial Bank, Windsor, N.S.	40	500,000	349,172	90,000	3 1/2	110	114
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	28 1/2	287
Eastern Townships	50	1,500,000	1,500,000	835,000	3 1/2	145	150
Halifax Banking Co.	20	500,000	500,000	375,000	3 1/2	152 1/2	166
Hamilton	100	1,484,100	1,470,110	911,468	4	192	199.00
Hochelaga	100	1,241,900	1,233,130	450,000	3 1/2	130	135
Imperial	100	2,000,000	2,000,000	1,900,000	4 1/2	215	215.00
La Banque du Peuple	suspended						
La Banque Jacques Cartier	25	500,000	500,000	250,000	3	88	90
La Banque Nationale	20	1,900,000	1,900,000	100,000	3	73	76
Merchants Bank of Canada	100	6,000,000	6,000,000	2,600,000	4	170	170
Merchants Bank of Halifax	100	1,500,000	1,500,000	1,250,000	3 1/2	184	187
Molson	50	2,000,000	2,000,000	1,500,000	4 1/2	250	250.00
Montreal	200	12,000,000	12,000,000	6,000,000	5	300	301 1/2
New Brunswick	100	500,000	500,000	600,000	6	318	324
Nova Scotia	100	1,611,500	1,559,301	1,793,130	4	129	131
Ontario	100	1,000,000	1,000,000	85,000	3 1/2	200	200.00
Ottawa	100	1,500,000	1,500,000	1,170,000	4 1/2	112 1/2	112 1/2
People's Bank of Halifax	20	700,000	700,000	230,000	3	112 1/2	112 1/2
People's Bank of N.B.	150	180,000	180,000	110,000	4	116 1/2	119
Quebec	100	2,500,000	2,500,000	650,000	3	190 1/2	195.25
St. Stephen's	100	900,000	900,000	45,000	2 1/2	347	347.00
Standard	50	1,000,000	1,000,000	600,000	4	190 1/2	195.25
Toronto	100	2,000,000	2,000,000	1,800,000	5	310 1/2	312.00
Traders	700,000	700,000	700,000	50,000	3	147	152
Union Bank, Halifax	50	500,000	500,000	250,000	3 1/2	130	130.00
Union Bank of Canada	100	2,000,000	1,997,275	350,000	3	100	100.00
Ville Marie	100	500,000	479,690	10,000	3	75	75.00
Western	100	500,000	387,739	118,000	3 1/2	100	100.00
Yarmouth	75	300,000	300,000	30,000	3	100	100.00
LOAN COMPANIES.							
UNDER BUILDING SOCIETIES ACT, 1869							
Agricultural Savings & Loan Co.	50	630,000	530,200	170,000	3	108	54.00
Building & Loan Association	25	750,000	750,000	100,000	3	50	50.00
Canada Perm. Loan & Savings Co.	50	5,000,000	2,800,000	1,900,000	3	110	118
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	114	57.50
Dominion Sav. & Inv. Society	50	1,000,000	994,900	10,000	3	76	38.00
Freehold Loan & Savings Company	100	3,221,500	1,819,100	300,000	3	100	100.00
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	783,000	4 1/2	180	90.00
Hamilton Provident & Loan Soc.	100	1,600,000	1,100,000	300,000	3	108	108.00
Landed Banking & Loan Co.	100	700,000	688,098	160,000	3	109	109.00
London Loan Co. of Canada	50	679,700	661,850	81,000	3	109 1/2	54.75
Ontario Loan & Deben. Co., London	50	2,000,000	1,900,000	0,000	3 1/2	123 1/2	61.62
Ontario Loan & Savings Co., Oshawa	50	300,000	300,000	75,000	3	100	100.00
People's Loan & Deposit Co.	50	800,000	600,000	40,000	3	36	36.00
Union Loan & Savings Co.	50	1,055,400	995,045	100,000	3	60	60.00
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	770,000	3	119	59.50
UNDER PRIVATE ACTS.							
Brit. Can. L. & Inv. Co. Ltd., (Dom. Par.)	100	1,937,900	398,481	190,000	3	100	100.00
Central Can. Loan and Savings Co.	100	2,500,000	1,250,000	360,000	1 1/2	134	134.00
London & Ont. Inv. Co., Ltd.	100	2,750,000	550,000	100,000	3	80	95
London & Can. L. & Agy. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2	70	70.00
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	0	35	40
"THE COMPANIES' ACT," 1877-1889.							
Imperial Loan & Investment Co. Ltd.	100	839,850	720,647	160,000	3	85	85.00
Can. Landed & National Inv't Co., Ltd.	100	2,008,000	1,004,000	350,000	3	102 1/2	102.50
Real Estate Loan Co.	40	578,840	373,790	50,000	3	55	60
ONT. JT. STK. LETT. PAT. ACT, 1874.							
British Mortgage Loan Co.	100	450,000	316,504	110,000	3	121	121.00
Ontario Industrial Loan & Inv. Co.	100	468,800	314,386	150,000	3	121	121.00
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 Divi- dend.	NAME OF COMPANY	Share par value.	Amount paid.	Last Sale Apr. 21
250,000	8 ps	Alliance	20	21-5	10 1/2
50,000	30	C. Union F. L. & M.	10	5	45 46
900,000	8	Guardian F. & L.	10	5	104 11
60,000	25	Imperial Ltd.	20	5	28 29
136,493	6 1/2	Lancashire F. & L.	10	9	4 4 1/2
35,862	20	London Ass. Corp.	25	19 1/2	57 59
10,000	17 1/2	London & Lan. F.	10	9	7 7 1/2
77,363	24	London & Lan. F.	25	24	174 18
215,640	90	Liv. Lon. & G. F. & L.	10	9	503 51 1/2
30,000	30	Northern F. & L.	100	10	79 81
110,000	30 ps	North British & Mer	25	24	40 41
53,778	35	Phoenix	50	5	413 42 1/2
125,334	6 1/2	Royal Insurance	10	1	51 52 1/2
50,000		Scottish Imp. F. & L.	10	1	
10,000		Standard Life	50	19	
240,000	8/6 ps	Sun Fire	10	10	11 11 1/2
CANADIAN.					
15,000	7	Brit. Amer. F. & M.	250	250	126 1/2
2,500	90	Canada Life	100	90	
10,000	15	Confederation Life	100	10	275 300
7,000	15	Sun Life Ass. Co.	100	15	400 410
5,000	6	Quebec Fire	100	65	
2,000	10	Queen City Fire	50	25	230
53,000	10	Western Assurance	40	90	163 165

DISCOUNT RATES.

London, Apr. 21

Bank Bills, 3 months	2-1-16	0
do. 6 do	2 1/2	2 1/2
Trade Bills, 3 do	2 1/2	0
do 6 do	2 1/2	3

RAILWAYS.

	Par value	London Apr. 21
Canada Central 5% 1st Mortgage	100	99 101
Canada Pacific Shares, 5%	100	91 1/2 92 1/2
C. P. R. 1st Mortgage Bonds, 5%	100	117 119
do. 50 year L. G. Bonds, 5%	100	107 109
Grand Trunk Con. stock	100	23 24
5% perpetual debenture stock	100	143 145
do. Eq. bonds, 2nd charge 6%	100	133 136
do. First preference	100	81 1/2 81 1/2
do. Second preference stock	100	50 1/2 51 1/2
do. Third preference stock	100	24 24 1/2
Great Western per 5% debenture stock	100	134 137
Midland Stg. 1st mtg. bonds, 5%	100	107 109
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage	100	110 113

SECURITIES.

	Par value	London Apr. 21
Dominion 5% stock, 1908, of Ry. loan	100	105 108
do. 4% do. 1904, 5, 6, 8	100	109 111
do. 4% do. 1910, Ins. stock	100	109 111
do. 5% do. Ins. stock	100	105 107 1/2
Montreal Sterling 5% 1908	100	102 105
do. 5% 1874	100	104 106
do. 1879, 5%	100	103 106
City of Toronto Water Works Deb., 1906, 6%	100	104 112
do. do. gen. con. deb. 1919, 5%	100	112 114
do. do. stg. bonds 1908, 4%	100	106 108
do. do. Local Imp. Bonds 1913, 4%	100	101 105
do. do. Bonds 1909 3 1/2%	100	108 104
City of Ottawa, Stg. 1904, 6%	100	106 110
do. do. 4 1/2% 20 year debts	100	107 109
City of Quebec, con., 1905, 6%	100	113 115
do. do. 1908, 6%	100	119 121
do. do. sterling deb. 1923, 4%	100	107 109
do. do. Vancouver, 1921, 4%	100	106 108
do. do. 1923, 4%	100	107 109
City of Winnipeg, deb. 1907, 6%	100	117 119
do. do. deb. 1914, 6%	100	114 116