

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.
K. 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.

LIFE AGENTS

WANTED

The Northern Life Assurance Co. of Canada

Want 6 General Agents to take charge of first-class producing Districts in Eastern and Western Ontario. To men of energy and capable of writing a good volume of business personally as well as securing and supervising local agents, liberal contracts will be made. Apply to HEAD OFFICE, London, Ont.

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 increases in the important items shown below:

		An increase of
Premium income	\$ 89,264 57	\$ 14,741 16
Interest income	9,603 03	1,648 22
Total income	118,921 60	37,443 38
Net assets	253,421 79	25,544 53
Gross assets	581,686 19	30,544 53
Reserve	291,197 91	48,467 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 Ontario, Temple Building, Toronto, Ont

STOCK AND BOND REPORT.

BANKS	Share	Capital Sub-scribed.	Capital Paid-up.	Rest.	Dividend last 6 Months.	CLOSING PRICES		Cash val per share
						HALIFAX, Oct. 17. 99	MONTREAL, Oct. 18	
British North America	\$243	\$4,866,668	\$4,866,668	1,460,000	2 1/2 %	120	125	291.99
Commercial Bank, Windsor, N.S.	40	500,000	350,000	96,000	3	111	115	14.00
Halifax Banking Co.	20	500,000	500,000	375,000	3 1/2	153 1/2	167 1/2	30.70
Merchants Bank of Halifax	100	1,746,440	2,005,500	1,543,932	8 1/2	180	185	180.00
New Brunswick	100	500,000	600,000	600,000	6	300	301 1/2	300.00
Nova Scotia	100	1,755,100	1,746,440	2,005,500	4	218	222	318.00
People's Bank of Halifax	20	700,000	700,000	230,000	3	113	117	22.60
People's Bank of N.B.	150	180,000	180,000	140,000	4	.....	.....	.....
St. Stephen's	100	900,000	900,000	45,000	2 1/2	.....	.....	.....
Union Bank, Halifax	50	500,000	500,000	250,000	2 1/2	152 1/2	157	76.25
Yarmouth	75	300,000	300,000	30,000	2 1/2	92	97	65.00
Eastern Townships	50	1,500,000	1,500,000	830,000	3 1/2	.....	.....	.....
Hochelaga	100	1,359,700	1,380,100	565,000	3 1/2	150	151 1/2	150.00
La Banque Jacques Cartier	25	500,000	500,000	265,000	3	.....	.....	.....
La Banque Nationale	30	1,900,000	1,900,000	150,000	3	.....	.....	.....
Molson	50	2,000,000	2,000,000	1,500,000	4 1/2	.....	223	.....
Quebec	100	4,500,000	4,500,000	703,000	3	125	.....	125.00
Ville Marie	100	.....	.....	.....	.....	.....	.....	.....
Union Bank of Canada	100	4,000,000	2,000,000	453,000	3	.....	.....	.....
British Columbia	100	2,919,996	2,919,996	486,666	2 1/2	.....	.....	.....
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	150	151 1/2	75.00
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	267	269	135.00
Hamilton	100	1,499,730	1,497,190	1,000,000	4	195	230	195.00
Imperial	100	2,318,900	2,214,766	1,430,539	4 1/2	215	217	215.00
Merchants Bank of Canada	100	6,000,000	6,000,000	6,000,000	3 1/2	184	170	164.00
Montreal	900	12,000,000	12,000,000	6,000,000	5	.....	264	.....
Ontario	100	1,000,000	1,000,000	110,000	2 1/2	123 1/2	132	129.75
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	.....	95.50
Toronto	100	2,000,000	2,000,000	1,800,000	5	210	245	240.00
Traders	100	845,000	806,933	70,000	3	113	.....	113.00
Western	100	500,000	388,239	118,000	3 1/2	.....	.....	.....
LOAN COMPANIES.								
UNDER BUILDING SOCIETIES ACT, 1859								
Agricultural Savings & Loan Co.	50	630,230	430,200	170,000	3	115	117	57.50
Building & Loan Association	25	750,000	750,000	100,000	3	.....	50	60.00
Canada Perm. Loan & Savings Co.	50	5,000,000	2,600,000	1,900,000	3	123	.....	60.00
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	113	.....	56.50
Dominion Sav. & Inv. Society	50	1,000,000	984,900	10,000	2 1/2	75	77 1/2	37.50
Freehold Loan & Savings Company	100	3,321,500	1,319,100	300,000	3	180	.....	90.00
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	780,000	4 1/2	112	116	112.00
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	113 1/2	115	111.75
Landed Banking & Loan Co.	100	700,000	700,000	160,000	3	108	109	60.75
London Loan Co. of Canada	50	679,700	661,850	81,000	3 1/2	121 1/2	.....	.....
Ontario Loan & Deben. Co., London ..	50	2,000,000	1,900,000	490,000	3 1/2	.....	.....	.....
Ontario Loan & Savings Co., Oshawa ..	50	300,000	300,000	75,000	3	.....	30	.....
People's Loan & Deposit Co.	50	600,000	600,000	40,000	3	.....	38	.....
Union Loan & Savings Co.	50	1,085,400	496,045	100,000	1 1/2	.....	.....	56.75
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	770,000	3	113 1/2	.....	.....
UNDER PRIVATE ACTS.								
Brit. Can. L. & Inv. Co. Ltd., (Dom. Par.)	100	1,937,900	898,481	190,000	3	.....	100	134.00
Central Can. Loan and Savings Co.	100	2,500,000	1,850,000	360,000	1 1/2	134	.....	.....
London & Ont. Inv. Co., Ltd.	do.	2,750,000	550,000	100,000	3	.....	100	94.00
London & Can. Ln. & Agy. Co. Ltd.	50	5,000,000	700,000	10,000	1 1/2	68	75	45.00
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	.....	45	51	.....
"THE COMPANIES' ACT," 1877-1889.								
Imperial Loan & Investment Co. Ltd.	100	839,850	728,801	160,000	3	.....	100	.....
Can. Landed & National Inv't Co. Ltd.	100	2,008,000	1,004,000	350,000	3	.....	97	25.60
Real Estate Loan Co.	40	578,840	373,790	50,000	2	64	.....	.....
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	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 Oct. 6
250,000	8 ps	Alliance	20	21-5	21 1/2
50,000	30	C. Union F. L. & M.	50	5	42 43
900,000	8 1/2	Guardian F. & L.	10	5	104 102
61,000	25	Imperial Lim.	20	5	28 27
135,492	6 1/2	Lancashire F. & L.	20	2	32 42
35,992	20	London Ass. Corp.	25	12 1/2	35 56
10,000	17 1/2	London & Lan. F.	10	2	7 8
85,107	24	London & Lan. F.	25	24	161 162
245,840	30	Liv. Lon. & G. F. & L.	Stk.	9	49 50
30,000	30	Northern F. & L.	100	10	77 79
110,000	30 ps	North British & Mer	25	6 1/2	38 39 1/2
53,776	35	Phoenix	50	5	40 41 1/2
125,324	63 1/2	Royal Insurance	20	3	49 50 1/2
50,000	60	Scottish Imp. F. & L.	10	1	.....
10,000	10	Standard Life	50	19	.....
240,000	8/6 ps	Sun Fire	10	10	104 11
CANADIAN.					
15,000	7	Brit. Amer. F. & M.	\$50	\$50	123 126
2,500	90	Canada Life	400	50	600
10,000	15	Confederation Life	100	10	275 300
7,000	15	Sun Life Ass. Co.	100	15	400 410
5,000	5	Quebec Fire	100	65	.....
2,000	10	Queen City Fire	50	25	230
50,000	10	Western Assurance	40	20	184 165

DISCOUNT RATES.

London, Oct. 6

Bank Bills, 3 months	5 1/2	.....
do. 6 do	5	5 1/2
Trade Bills, 3 do	5 1/2	5 1/2
do. 6 do.	5 1/2	.....

RAILWAYS.

	Par value	Sh.	London Oct. 6
Canada Central 5% 1st Mortgage .....	.....	.....	.....
Canada Pacific Shares, 3%	\$100	.....	92 1/2
C. P. R. 1st Mortgage Bonds, 5% .....	.....	.....	115 117
do. 50 year L. G. Bonds, 3 1/2 % .....	.....	.....	104 106
Grand Trunk Con. stock	100	.....	78 79
5% perpetual debenture stock .....	.....	.....	135 142
do. Eq. bonds, 2nd charge 6% .....	.....	.....	133 136
do. First preference	10	.....	84 85
do. Second preference stock .....	.....	.....	55 56 1/2
do. Third preference stock .....	.....	.....	22 23
Great Western pref 5% debenture stock ..	100	.....	134 136
Midland Stg. 1st mtg. bonds, 5%	100	.....	106 108
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage	100	109	111

SECURITIES.

	London Oct. 6
Dominion 5% stock, 1903, of Ry. loan	105 106
do. 4% do. 1904, 5, 6, 8	103 106
do. 4% do. 1910, Ins. stock	104 106
do. 3 1/2 % do. Ins. stock	104 106
Montreal Sterling 5% 1906	102 106
do. 5% 1874	103 106
do. 1879, 5%	103 111
City of Toronto Water Works Deb., 1906, 6% ..	103 112
do. do. gen. con. deb. 1919, 5%	110 112
do. do. stg. bonds 1923, 4%	106 106
do. do. Local Imp. Bonds 1913, 4%	100 104
do. do. Bonds	121 103
City of Ottawa, Stg.	106 106
do. do. 4 1/2 % 90 year debts	106 108
City of Quebec, con.,	111 113
do. do. sterling deb.	105 107
do. do. Vancouver,	104 106
do. do. 1931, 4%	105 107
City Winnipeg, deb.	114 101
do. do. deb	118 106