

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.
GEO. R. HARGRAFF,
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

QUEEC

Insurance Co. of America.

GEORGE SIMPSON, Resident Manager

WM. MACKAY, Assistant Manager

MUNTZ & BEATTY, Resident Agent

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 Policy-holders,
\$800,000.

G. E. MOSERLY, E. P. PEARSON, Agent,
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:

	1898	An increase of
Premium income.....	\$ 88,264 57	\$ 14,741 16
Interest income.....	9,603 03	1,648 98
Total income.....	118,921 80	37,443 38
Net assets.....	253,421 79	25,544 53
Gross assets.....	551,686 19	30,544 53
Reserve.....	231,197 21	42,487 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, Secy. 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. Jan 15, 1900	Montreal, Jan. 17	
British North America	\$243	\$4,866,666	\$4,866,666	1,460,000	2 1/2 %	190	125	291.00
Commercial Bank, Windsor, N.S.	40	500,000	350,000	90,000	3	110	115	44.00
Halifax Banking Co.	90	500,000	500,000	375,000	3 1/2	152	157	30.40
Merchants Bank of Halifax	100	1,999,600	1,985,270	1,700,000	3 1/2	173	181	178.00
New Brunswick	100	500,000	500,000	600,000	3 1/2	300	301 1/2	300.00
Nova Scotia	100	1,755,100	1,754,080	2,005,601	4	218	226	218.00
People's Bank of Halifax	90	700,000	700,000	330,000	3 1/2	116	118	33.90
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	3 1/2	165	168	77.50
Yarmouth	75	300,000	300,000	30,000	2 1/2	92	97	69.00
MONTREAL, Jan. 17								
Eastern Townships	50	1,500,000	1,500,000	850,000	3 1/2	.....	.....	.....
Hochelaga	100	1,499,600	1,250,000	665,000	3 1/2	.....	146	.....
La Banque Jacques Cartier	95	500,000	500,000	255,000	3 1/2	.....	.....	.....
La Banque Nationale	30	1,900,000	1,900,000	150,000	3	.....	.....	.....
Molson	50	2,281,100	2,052,145	1,635,000	4 1/2	190	.....	95.00
Quebec	100	2,500,000	2,500,000	700,000	3	125	.....	135.00
Union Bank of Canada	100	2,000,000	2,000,000	450,000	3	.....	112	.....
TORONTO Jan. 18								
British Columbia	100	2,919,996	2,919,996	486,666	2 1/2	.....	.....	79.00
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	144	145	133.50
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	267	269 1/2	194.01
Hamilton	100	1,500,000	1,498,660	1,000,000	4	194	196	211.35
Imperial	100	2,430,100	2,325,631	1,511,662	4 1/2	211 1/2	215	165.00
Merchants Bank of Canada	100	6,000,000	6,000,000	2,630,000	3 1/2	.....	.....	500.00
Montreal	900	12,000,000	12,000,000	6,000,000	5	250	.....	197.00
Ottawa	100	1,000,000	1,000,000	110,000	2 1/2	127	.....	900.00
Ottawa	100	1,263,800	1,267,230	415,000	4 1/2	200	.....	97.00
Standard	50	1,000,000	1,000,000	600,000	4	194	.....	233.00
Toronto	100	2,000,000	2,000,000	1,800,000	5	238	245	111.00
Traders	100	911,300	917,220	70,000	3	111	.....	.....
Western	100	500,000	387,739	118,000	3 1/2	.....	.....	.....
LOAN COMPANIES.								
UNDER BUILDING SOCIETIES ACT, 1859								
Agricultural Savings & Loan Co.	50	630,200	630,200	170,000	3	117	119	58.50
Toronto Mortgage Co.	25	745,000	745,000	353,000	2 1/2	77	90	19.85
Canada Perm. Loan & Savings Co.	50	6,000,000	2,630,000	1,200,000	3	194	129	54.00
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	112	.....	56.00
Dominion Sav. & Inv. Society	50	1,000,000	934,900	10,000	2	75	77 1/2	37.75
Freehold Loan & Savings Company	100	3,223,500	1,319,100	300,000	3	.....	85	88.00
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	780,000	4 1/2	176	.....	108.00
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	109	118	58.00
Landed Banking & Loan Co.	100	700,000	700,000	160,000	3	104	.....	60.50
London Loan Co. of Canada	50	679,700	679,700	85,500	3	121	.....	13.00
Ontario Loan & Deben. Co., London ...	50	2,000,000	1,900,000	490,000	3	.....	115	.....
Ontario Loan & Savings Co., Oshawa...	50	300,000	300,000	75,000	3	.....	36	30
Peo le's Loan & Deposit Co.	50	600,000	600,000	40,000	3	.....	114	.....
Western Canada Loan & Savings Co....	50	330,000	1,500,000	770,000	3	.....	.....	.....
UNDER PRIVATE ACTS.								
Brit. Can. L. & Inv. Co. Ld., (Dom. Par.)	100	1,937,900	398,481	190,000	1 1/2 *	136	100	136.00
Central Can. Loan and Savings Co....	100	2,500,000	1,350,000	960,000	1 1/2 *	.....	100	96.00
London & Ont. Inv. Co., Ltd.	100	2,750,000	550,000	100,000	1 1/2 *	52	60	40.00
London & Can. L. & Agy. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2 *	40	50	.....
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	61,000	.....	.....	.....	.....
"THE COMPANIES' ACT," 1877-1889.								
Imperial Loan & Investment Co. Ltd....	100	839,850	728,801	177,000	2 1/2	.....	100	.....
Can. Landed & National Inv't Co., Ltd.	100	2,008,000	1,004,000	350,000	3	.....	90	24.00
Real Estate Loan Co.	40	578,840	373,790	50,000	3	80	.....	.....
ONT. JT. STE. LETT. PAT. ACT, 1874.								
British Mortgage Loan Co.	100	450,000	318,191	110,000	3	.....	.....	.....
Ontario Industrial Loan & Inv. Co....	100	468,800	310,187	110,000	3	.....	.....	.....
Toronto Savings and Loan Co.	100	1,000,000	600,000	115,000	3	126	.....	126.00

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 Jan. 5.
850,000	8 ps	Alliance	80	21-5	92 1/2
50,000	30	C. Union F. L. & M.	50	5	394 40 1/2
900,000	8 1/2	Guardian F. & L.	10	5	10 1/2
60,000	25	Imperial Ltd.	90	5	26 97
136,498	6 1/2	Lancashire F. & L.	90	2	3 1/2
35,882	20	London Ass. Corp.	25	19 1/2	53 55
10,000	17 1/2	London & Lan. L.	10	2	7 1/2
85,100	24	London & Lan. F.	25	24	15 1/2
245,640	30	Liv. Lon. & G. F. & L.	100	10	73 75
80,000	30 ps	Northern F. & L.	25	6 1/2	55 36 1/2
110,000	35	North British & Mer	90	5	38 40
53,776	35	Phoenix	10	3	46 47
126,334	6 1/2	Royal Insurance	90	5	100 1/2
50,000	.....	Scottish Imp. F. & L.	50	12	.....
10,000	.....	Standard Life	50	12	.....
240,000	8/6 ps	Sun Fire	10	10	10 1/2
CANADIAN.					
15,000	7	Brit. Amer. F. & M.	850	122 1/2	125
8,500	90	Canada Life	400	50	.....
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	.....
9,000	10	Queen City Fire	90	25	230
59,000	10	Western Assurance	40	90	158 1/2 179

DISCOUNT RATES.

London, Jan. 5

Bank Bills, 3 months	4 1/2	4 1/2
do. 6 do	4 1/2	4 1/2
Trade Bills, 3 do	5 1/2	5 1/2
do. 6 do	5 1/2	5 1/2

RAILWAYS.

	Par value	London Jan. 5
Canada Central 5% 1st Mortgage	\$100	93 94
Canada Pacific Shares, 5%	100	111 113
C. P. R. 1st Mortgage Bonds, 5%	100	101 103
do. 50 year L. G. Bonds, 3 1/2 %	100	62 7
Grand Trunk Con. stock	100	132 135
5% perpetual debenture stock	100	126 131
do. Eq. bonds, and charge 6%	10	83 84
do. First preference,	10	58 61
do. Second preference stock	100	90 90 1/2
do. Third preference stock	100	130 135
Great Western per 5% debenture stock	100	104 106
Midland Stg. 1st mtg. bonds, 5%	100	104 106
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage	100	105 106

SECURITIES.

	London Jan. 5
Dominion 5% stock, 1908, of Ry. loan	105 106
do. 4% do. 1904, 5, 6, 8	100 106
do. 4% do. 1910, Ins. stock	103 106
do. 3 1/2 % do. Ins. stock	101 104
Montreal Sterling 5% 1908	101 104
do. 5% 1874,	103 106
do. 1879, 5%	103 111
City of Toronto Water Works Deb., 1906, 6%	111 115
do. do. gen. con. deb. 1920, 5%	104 106
do. do. stg. bonds 1928, 4%	104 106
do. do. Local Imp. Bonds 1913, 4%	100 103
do. do. Bonds 1929 3 1/2 %	104 106
City of Ottawa, Stg.	104 106
do. do. 4 1/2 % 20 year deb.	107 111
City of Quebec, con.,	106 107
do. do. sterling deb.	103 107
do. do. Vancouver,	103 107
do. do. Winnipeg, deb.	113 115
do. do.	119 114