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INNES & RICHARDS,

**Real Estate, Insurance and Loans,
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Insurance.

**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, Dec. 17	Cash val. per share
British Columbia	90	\$3,000,000	\$3,000,000	\$1,000,000	6%	38½ 39½	.....
British North America	\$243	4,866,666	1,289,666	1,289,666	3½	152½ 153½	370.57
Canadian Bank of Commerce	50	6,000,000	6,000,000	900,300	3½	135½ 135½	67.75
Commercial Bank of Manitoba	100	713,700	525,010	50,000	3½	.....	.....
Commercial Bank, Windsor, N.S.	40	500,000	960,000	65,000	3	105	42.00
Dominion	50	1,500,000	1,500,000	1,360,000	5	248 250	124.00
Eastern Townships	50	1,500,000	1,497,102	550,000	3½	.....	.....
Federal .....	.....	.....	.....	.....	.....	In Liquidation	.....
Halifax Banking Co.	20	500,000	500,000	170,000	3	114½	22.90
Hamilton	100	1,224,200	1,187,360	800,000	4	175 178	175.00
Hochelaga	100	710,100	710,100	160,000	3	.....	.....
Imperial	100	2,000,000	1,754,000	878,000	4	190 192	190.00
La Banque Du Peuple	50	1,200,000	1,300,000	425,000	3	.....	.....
La Banque Jacques Cartier	25	500,000	500,000	150,000	3	.....	.....
La Banque Nationale	100	1,200,000	1,300,000	100,000	3½	.....	.....
Merchants' Bank of Canada	100	5,799,200	5,799,200	2,510,000	2	150 152	150.00
Merchants' Bank of Halifax	100	1,100,000	1,100,000	375,000	3	181	131.00
Molson	50	2,000,000	2,000,000	1,100,000	4	158 165	79.00
Montreal	200	12,000,000	12,000,000	6,000,000	5	220 223	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	158	158.00
Ontario	100	1,500,000	1,500,000	280,000	3½	110 112½	110.00
Ottawa	100	1,000,000	1,000,000	425,000	4	.....	.....
People's Bank of Halifax	20	500,000	500,000	90,000	3	111½	22.30
People's Bank of N. B.	50	180,000	180,000	108,000	4	.....	.....
Quebec	100	2,500,000	2,500,000	500,000	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	91,000	3	119	59.50
Union Bank, Canada	100	1,200,000	1,200,000	225,000	3½	.....	.....
Ville Marie	100	500,000	479,250	80,000	3½	.....	.....
Western	100	500,000	349,036	75,000	3½	.....	.....
Yarmouth	75	300,000	300,000	50,000	3	108	91.00

LOAN COMPANIES.

UNDER BUILDING Soc's ACT, 1859.							
Agricultural Savings & Loan Co.	50	630,000	620,800	103,000	3½	112	.....
Building & Loan Association	25	750,000	750,000	168,000	3	112	28.00
Canada Perm. Loan & Savings Co.	50	5,000,000	2,600,000	1,550,156	6	200	100.00
Canadian Savings & Loan Co.	50	750,000	650,410	180,000	3½	126	63.00
Dominion Sav. & Inv. Society	50	1,000,000	932,401	10,000	3	91 94	45.50
Freehold Loan & Savings Company	100	3,221,500	1,319,100	648,918	4	137	137.00
Farmers Loan & Savings Company	50	1,067,250	611,430	128,513	3½	123	61.50
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	3½	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	3	110½	55.50
Ontario Loan & Deben. Co., London	50	2,000,000	1,300,000	379,000	3½	128 130	64.00
Ontario Loan & Savings Co., Ottawa ..	50	300,000	300,000	75,000	3½	.....	.....
People's Loan & Deposit Co.	50	600,000	599,429	112,000	3½	119½	59.25
Union Loan & Savings Co.	50	1,000,000	677,970	235,000	4	135	67.50
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	750,000	5	173	96.50

UNDER PRIVATE ACTS.

Brit. Can. L. & Inv. Co. Ltd. (Dom Par)	100	1,820,000	322,607	82,000	3½	113	113.00
Central Can. Loan and Savings Co.	100	2,000,000	830,000	192,000	3	122	122.00
London & Ont. Inv. Co., Ltd.	do	2,500,000	500,000	130,000	3½	118	118.00
London & Can. L. & Agcy. Co. Ltd. do	50	5,000,000	700,000	375,000	4	128 130	64.00
Land Security Co. (Ont. Legisla.)	25	1,377,825	545,707	545,000	5	230	55.00
Man. & North-West. L. Co. (Dom Par)	100	1,260,000	312,500	111,000	3½	109	109.00

"THE COMPANIES' ACT," 1877-1889.

Imperial Loan & Investment Co. Ltd.	100	629,850	627,000	123,000	3½	123	123.00
Can. Landed & National Inv't Co., Ltd	100	2,006,000	1,004,000	301,200	*3½	18½	180.50
Real Estate Loan & Debuture Co.	50	800,000	477,209	5,000	.....	54 65	27.00

*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. 5
50,000	25	C. Union F. L. & M.	50	5 31 32	.....
100,000	3	Fire Ins. Assoc.	8	4 4 2	.....
20,000	8½	Guardian	100	50 102 104	.....
12,000	24	Imperial Fire	100	25 172 177	.....
136,498	13½	Lancashire F. & L.	20	2 62 74	.....
36,882	20	London Ass. Corp.	25	12½ 62 64	.....
10,000	19	London & Lan. L.	10	2 32 44	.....
74,090	16	London & Lan. F.	25	24 21 22½	.....
391,75	75	Liv. Lon. & G. F. & L.	50	48 47	.....
30,000	27½	Northern F. & L.	100	10 71½ 72½	.....
100,000	28½	North Brit. & Mer.	25	64 51 53	.....
6,722	26½	Phoenix	50	50 265 260	.....
181,035	20	Queen Fire & Life.	10	1 7½ 8	.....
100,000	56½	Royal Insurance	20	3 55 56	.....
50,000	.....	Scottish Imp. F. & L.	10	1	.....
10,000	.....	Standard Life	50	12	.....

CANADIAN.

10,000	7	Brit. Amer. F. & M.	\$50	\$50	96	.....
2,500	15	Canada Life	400	50	.....	.....
5,000	19	Confederation Life	100	10	.....	.....
5,000	12	Sun Life Ass. Co.	100	12½	240	.....
4,000	7	Royal Canadian	100	20	.....	.....
5,000	5	Quebec Fire	100	65	.....	.....
2,000	10	Queen City Fire	50	25	900	.....
17,000	10	Western Assurance	40	20	149 150	.....

DISCOUNT RATES.

London, Dec. 4

Bank Bills, 3 months	2½	.....
do. 6 do.	2½	.....
Trade Bills 3 do.	3	.....
do. 6 do.	5	3½

RAILWAYS.

	Par value \$ Sh.	London Dec. 5
Canada Pacific Shares 5%	\$100	9½ 91½
C. P. R. 1st Mortgage Bonds, 5% .....	.....	114 117
do. 50 year L. G. Bonds, 3½% .....	.....	98 100
Canada Central 5% 1st Mortgage .....	.....	106 108
Grand Trunk Con. stock	100	10 10½
5% perpetual debenture stock .....	.....	123 125
do. Eq. bonds, 2nd charge .....	.....	10 68½ 69½
do. First preference .....	.....	10 48½ 49½
do. Second pref. stock	100	48½ 49½
do. Third pref. stock	100	25½ 26½
Great Western pref. 5% deb. stock	100	119 121
Midland Stg. 1st mtg. bonds, 5%	100	106 108
Toronto, Grey & Bruce 4% stg. bonds	100	100 102
1st mtg.	100	97 99
Wellington, Grey & Bruce 1% 1st m. ....	.....	.....

SECURITIES.

	London Dec. 5
Dominion 5% stock, 1903, of Ry. loan	107 109
do. 4% do. 1904, 5, 6, 8	105 107
do. 4% do. 1904, 86 Ins. stock	105 107
do. 3½% do.	100 102
Montreal Sterling 5%, 1903	102 104
do. 5%, 1974, 1904	102 104
do. do. 5%, 1909	103 105
Toronto Corporation 6%, 1897 Ster.	100 106
do. do. 6%, 1906. Water Works Tr. b.	102 119
do. do. con. deb. 1893, 6%	105 107
do. do. gen. con. deb. 1920, 5%	108 110
do. do. stg. bonds	102 104
City of London, 1st pref. Red. 1893, 5%	100 102
do. Waterworks, " 1896, 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, " 1908, 6%	109 111
City of Winnipeg, deb. " 1907, 6%	111 113
do. do. deb. " 1914, 5%	104 106