

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 3309.
COUNSELL, GLASSCO & CO., Agents, Hamilton

QUEEN

Insurance Co. of America.

GEORGE SIMPSON, Resident Manager
WM. MACKAY, Assistant Manager
MUNTZ & BEATTY, Resident Agent
Temple Bldg., Bay St., Toronto. Tel. 3309.
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,
\$300,000.
G. E. MOBERLY, 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;
An increase of
Premium income \$ 83,264 57
Interest income 9,903 03
Total income 93,167 60
Net assets 118,921 60
Gross assets 253,421 79
Reserve 581,686 19
New insurance 221,197 21
Insurance in force 1,165,829 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		Cash val. per share
						HALIFAX, Jan 29 1900	MONTREAL, Jan. 31	
British North America	\$343	\$4,866,666	\$4,866,666	1,460,000	2 1/2	121 1/2	125	394.64
Commercial Bank, Windsor, N.S.	40	500,000	500,000	90,000	3	113	116	44.80
Halifax Banking Co.	30	500,000	500,000	375,000	3 1/2	154	157 1/2	179.00
Merchants Bank of Halifax	100	1,999,600	1,985,070	1,730,000	3 1/2	179	181	301.00
New Brunswick	100	500,000	500,000	600,000	3 1/2	300	301 1/2	319.75
Nova Scotia	100	1,755,100	1,754,080	2,005,601	4 1/2	219 1/2	225	23.40
People's Bank of Halifax	30	700,000	700,000	230,000	3	117	118 1/2	.....
People's Bank of N.B.	150	180,000	180,000	140,000	4	.....	.....	77.50
St. Stephen's	100	200,000	200,000	45,000	2 1/2	.....	.....	68.25
Union Bank, Halifax	50	500,000	500,000	250,000	3 1/2	155	158	.....
Yarmouth	75	300,000	300,000	30,000	2 1/2	91	93	.....
Eastern Townships	50	1,500,000	1,500,000	850,000	3 1/2	.....	.....	.....
Hochelaga	100	1,499,600	1,250,000	565,000	3 1/2	.....	146	.....
La Banque Jacques Cartier	25	500,000	500,000	255,000	3	.....	.....	.....
La Banque Nationale	30	1,900,000	1,900,000	150,000	3	.....	.....	125.00
Molson	50	2,381,100	2,052,145	1,625,000	4 1/2	185	191 1/2	135.00
Quebec	100	2,500,000	2,500,000	700,000	3	125	.....	.....
Union Bank of Canada	100	2,000,000	2,000,000	450,000	3	.....	112	.....
British Columbia	100	2,919,996	2,919,996	496,666	2 1/2	.....	.....	72.00
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	144	145 1/2	132.75
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	255 1/2	268	194.00
Hamilton	100	1,500,000	1,498,650	1,000,000	4	194	197	20.25
Imperial	100	2,431,000	2,395,631	1,511,662	4 1/2	238 1/2	242	50.00
Merchants Bank of Canada	100	6,000,000	6,000,000	2,600,000	3 1/2	159	.....	127.00
Montreal	900	12,000,000	12,000,000	6,000,000	5	250	.....	900.00
Ontario	100	1,000,000	1,000,000	110,000	2 1/2	127	130	98.00
Ottawa	100	1,361,800	1,687,230	415,000	4 1/2	200	.....	238.00
Standard	50	1,000,000	1,000,000	600,000	4	196	.....	111.00
Toronto	100	2,000,000	2,000,000	1,800,000	5	238	245	.....
Traders	100	921,300	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	58.00
Toronto Mortgage Co.	25	745,000	745,000	350,000	2 1/2	.....	93	61.50
Canada Perm. Loan & Savings Co.	50	5,000,000	2,610,000	1,200,000	3	123	.....	56.00
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	112	.....	37.75
Dominion Sav. & Inv. Society	50	1,000,000	934,200	10,000	2	75	78	82.50
Freehold Loan & Savings Company	100	3,223,500	1,319,100	300,000	3	.....	85	.....
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	750,000	4 1/2	177	.....	52.50
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	.....	113	60.00
Landed Banking & Loan Co.	100	700,000	700,000	180,000	3	.....	.....	60.00
London Loan Co. of Canada	50	679,700	679,700	85,500	3	105	.....	12.00
Ontario Loan & Deben. Co., London	50	2,000,000	1,800,000	490,000	3	120 1/2	.....	.....
Ontario Loan & Savings Co., Oshawa	50	300,000	300,000	75,000	3	.....	115	.....
Peo. le's Loan & Deposit Co.	50	600,000	600,000	40,000	.....	35	36	.....
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	770,000	3	.....	114	.....
UNDER PRIVATE ACTS.								
Brit. Can. L. & Inv. Co. Ltd., (Dom. Par.)	100	1,937,900	398,481	120,000	1 1/2	.....	97	194.00
Central Can. Loan and Savings Co.	100	2,500,000	1,250,000	360,000	1 1/2	134	.....	95.00
London & Ont. Inv. Co., Ltd.	100	2,750,000	550,000	100,000	3	.....	100	45.00
London & Can. Ln. & Agcy. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2	50	54	.....
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	61,000	.....	45	50	.....
"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	373,720	60,000	2	61	.....	.....
ONT. JT. STK. LETT. PAT. ACT, 1874.								
British Mortgage Loan Co.	100	450,000	318,191	110,000	3	.....	.....	196.00
Ontario Industrial Loan & Inv. Co.	100	466,800	340,187	.....	.....	.....	.....	.....
Toronto Savings and Loan Co.	100	1,000,000	600,000	115,000	3	126	.....	.....

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. 13.
%					
250,000	8 ps	Alliance	20	21-5	92 1/2
50,000	30	C. Union F. L. & M.	50	5	39 1/2
200,000	25	Guardian F. & L.	10	5	10 1/2
60,000	25	Imperial Lim.	20	5	26 1/2
136,493	25	Lancashire F. & L.	20	9	3 1/2
35,862	20	Toronto Ass. Corp.	25	12 1/2	53 55
10,000	17 1/2	London & Lan. F.	10	9	7 1/2
35 10 1	24	London & Lan. F.	25	24	15 1/2
245,640	90	Liv. Lon. & G. F. & L.	Stk.	9	4 1/2
30,000	30	Northern F. & L.	100	10	72 74
110,000	30 ps	North British & Mer	25	6 1/2	37 35
53,776	35	Phoenix	50	5	38 40
125,324	63 1/2	Royal Insurance	20	3	47 1/2
50,000	.....	Scottish Imp. F. & L.	10	1	.....
10,000	.....	Standard Life	50	12	.....
240,000	8 1/2 ps	Sun Fire	10	10	10 10 1/2
CANADIAN.					
15,000	7	Brit. Amer. F. & M.	\$50	\$50	122 1/2
2,500	20	Canada Life	400	60	50 1/2
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	270
50,000	10	Western Assurance	40	20	159 1/2

DISCOUNT RATES.

London, Jan. 12

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

RAILWAYS.

	Par value	London Jan. 13
Canada Central 5% 1st Mortgage .....	.....	98 1/2
Canada Pacific Shares, 5%	\$100	111 1/2
C. P. R. 1st Mortgage Bonds, 5% .....	.....	101 1/2
do. 50 year L. G. Bonds, 3 1/2% .....	.....	62 1/2
Grand Trunk Con. stock	100	132 1/2
5% perpetual debenture stock .....	.....	126 1/2
do. Eq. bonds, 2nd charge 6%	10	83 1/2
do. First preference, .....	.....	59 1/2
do. Second preference stock .....	.....	90 1/2
do. Third preference stock .....	.....	131 1/2
Great Western per 5% debenture stock	100	104 1/2
Midland Stg. 1st mtg. bonds, 5%	100	104 1/2
Toronto, Grey & Bruce 4% stg. bonds,	100	106 1/2
1st mortgage .....	.....	.....

SECURITIES.

	Par value	London Jan. 13
Dominion 5% stock, 1903, of Ry. loan		105 1/2
do. 4% do. 1904, 5, 6, 8		100 1/2
do. 4% do. 1910, Ins. stock		103 1/2
do. 3 1/2% do. Ins. stock		101 1/2
Montreal Sterling 5% 1908		101 1/2
do. 5% 1874		109 1/2
do. 1879, 5%		108 1/2
City of Toronto Water Works Deb., 1906, 5%		111 1/2
do. do. gen. con. deb. 1920, 5%		104 1/2
do. do. stg. bonds 1938, 4%		100 1/2
do. do. Local Imp. Bonds 1913, 4%		100 1/2
do. do. Bonds 1939 3 1/2%		104 1/2
City of Ottawa, Stg.		106 1/2
do. do. 4 1/2% 90 year debts		101 1/2
City of Quebec, con.,		105 1/2
do. do. sterling deb.		108 1/2
do. do. Vancouver,		104 1/2
City Winnipeg, deb.		105 1/2
do. do.		112 1/2