

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 Policy-holders,
\$900,000.
G. E. MOHRLEY, 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 9,603 03 1,648 98
Total income 118,921 80 37,443 38
Net assets 258,421 79 25,544 58
Gross assets 551,686 19 30,544 58
Reserve 921,197 21 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		Cash val- per share.
						HALIFAX, Aug. 1, 99		
British North America	\$343	\$4,866,666	\$4,866,666	1,460,000	3 1/2	125	127 1/2	304.25
Commercial Bank, Windsor, N.S.	40	500,000	349,712	90,000	3	113	116	44.80
Halifax Banking Co.	90	500,000	500,000	375,000	3 1/2	153	167 1/2	96.60
Merchants Bank of Halifax	100	1,937,500	1,692,860	1,394,493	3 1/2	179 1/2	183 1/2	179.50
New Brunswick	100	500,000	500,000	600,000	6	300	311 1/2	300.00
Nova Scotia	100	1,700,000	1,700,000	1,991,000	4	215	220	215.00
People's Bank of Halifax	90	700,000	700,000	831,000	3	115	118	23.00
People's Bank of N.B.	150	180,000	180,000	140,000	4	.....	.....	.....
St. Stephen's	100	900,000	900,000	45,000	3 1/2	.....	.....	.....
Union Bank, Halifax	50	500,000	500,000	250,000	3 1/2	150 1/2	155	75.25
Yarmouth	75	800,000	800,000	83,000	2 1/2	95	99	71.25
MONTREAL, Aug. 2								
Eastern Townships	50	1,500,000	1,500,000	850,000	3 1/2	.....	.....	.....
Hochelaga	100	1,250,000	1,250,000	585,000	3 1/2	.....	.....	.....
La Banque Jacques Cartier	95	500,000	500,000	265,000	3	110	110	27.50
La Banque Nationale	30	1,900,000	1,900,000	1,500,000	3	.....	.....	.....
Molson	50	2,000,000	2,000,000	1,500,000	4 1/2	198	201	99.00
Quebec	100	2,500,000	2,500,000	701,000	3	125	.....	125.00
Ville Marie	100	500,000	479,690	10,000	3	Suspended Pay't	.....	.....
Union Bank of Canada	100	2,000,000	2,000,000	451,000	3	120	122	120.00
TORONTO, Aug. 3								
British Columbia	100	2,919,996	2,919,996	496,666	3 1/2	.....	.....	.....
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	150	151	75.00
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	265 1/2	268	133.25
Hamilton	100	1,499,700	1,499,700	1,000,000	4	185	.....	183.00
Imperial	100	9,000,000	2,000,000	1,300,000	4 1/2	220	225	920.00
Merchants Bank of Canada	100	6,000,000	6,000,000	3,600,000	3 1/2	168	173	168.00
Montreal	900	19,000,000	12,000,000	6,000,000	3 1/2	260	.....	520.00
Ontario	100	1,000,000	1,000,000	110,000	3 1/2	133	135	133.00
Ottawa	50	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	3 1/2	237	243	237.00
Traders	100	700,000	700,000	70,000	3	110 1/2	.....	115.75
Western	100	500,000	387,739	118,000	3 1/2	.....	.....	.....
LOAN COMPANIES.								
UNDER BUILDING SOCIETIES ACT, 1869								
Agricultural Savings & Loan Co.	50	630,200	530,200	170,000	3	115	117	57.50
Building & Loan Association	25	750,000	750,000	100,000	3	.....	60	.....
Canada Perm. Loan & Savings Co.	50	5,000,000	2,600,000	1,900,000	3	130	121	60.00
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	112 1/2	.....	55.50
Dominion Sav. & Inv. Society	50	1,000,000	934,900	10,000	2 1/2	75	.....	37.50
Freehold Loan & Savings Company	100	8,281,800	1,819,100	300,000	3	85	95	85.00
Huron & Erie Loan & Savings Co.	50	5,000,000	1,400,000	780,000	4 1/2	180	.....	90.00
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	111 1/2	.....	111.50
Landed Banking & Loan Co.	100	700,000	700,000	160,000	3	110 1/2	.....	110.50
London Loan Co. of Canada	50	679,700	661,850	81,000	.....	104 1/2	115	54.25
Ontario Loan & Deben. Co., London ...	50	2,000,000	1,800,000	490,000	3 1/2	120	.....	90.00
Ontario Loan & Savings Co., Oshawa ...	50	300,000	300,000	75,000	.....	.....	.....	.....
People's Loan & Deposit Co.	50	600,000	600,000	40,000	3	25	30	12.50
Union Loan & Savings Co.	50	1,095,400	495,045	100,000	1 1/2	.....	40	.....
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	770,000	3	112	.....	56.00
UNDER PRIVATE ACTS.								
Brit. Can. L. & Inv. Co. Ltd., (Dom. Par.)	100	1,937,900	396,481	190,000	3	.....	100	.....
Central Can. Loan and Savings Co.	100	2,500,000	1,350,000	360,000	1 1/2	133	.....	133.00
London & Ont. Inv. Co., Ltd., do.	100	2,750,000	550,000	100,000	3	.....	103	.....
London & Can. L. & Agy. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2	63	75	31.50
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	.....	40	50	40.00
"THE COMPANIES' ACT," 1877-1889.								
Imperial Loan & Investment Co. Ltd.	100	839,850	728,801	160,000	3	33	.....	83.00
Can. Landed & National Inv't Co., Ltd.	100	2,008,000	1,004,000	350,000	3	.....	102	.....
Real Estate Loan Co.	40	578,840	373,790	50,000	2	63	.....	25.20
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 Divi- dend.	NAME OF COMPANY	Share par value.	Amount paid.	Last Sale July 31
250,000	8 ps	Alliance	20	21-5	10 10 1/2
50,000	30	C. Union F. L. & M.	50	5	43 1/2
900,000	8	Guardian F. & L.	10	5	10 1/2
60,000	25	Imperial Lim.	90	5	27 28
185,428	6 1/2	Lancashire F. & L.	90	2	4 1/2
35,523	20	London Ass. Corp.	25	12 1/2	55 57
10,000	17 1/2	London & Lan. L.	10	2	7 7 1/2
85,103	25	London & Lan. F.	25	2 1/2	16 17
245,840	30	Liv. Lon. & G. F. & L.	Stk.	2	42 1/2
30,000	30	Northern F. & L.	100	10	79 31
110,000	30 ps	North British & Mer	25	6 1/2	39 40
53,776	35	Phoenix	50	5	40 41
125,384	38 1/2	Royal Insurance	20	8	50 51
50,000	.....	Scottish Imp. F. & L.	10	1	.....
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.	\$50	\$50	126
2,500	90	Canada Life	400	50	.....
10,000	15	Confederation Life	100	10	975 300
7,000	15	Sun Life Ass. Co.	100	15	400 410
5,000	5	Quebec Fire	100	65	.....
2,000	10	Queen City Fire	40	25	230
57,000	10	Western Assurance	40	90	163 1/2

DISCOUNT RATES.

London, July 31

Bank Bills, 3 months	3 1/2	0
do. 6 do	3 1/2	0
Trade Bills, 3 do	3 1/2	0
do. 6 do	4	0

RAILWAYS.

	Par value	Sh.	London July 21
Canada Central 5% 1st Mortgage .....	.....	.....	100 103
Canada Pacific Shares, 5%	\$100	99 1/2	100
C. P. R. 1st Mortgage Bonds, 5% .....	.....	115	117
do. 50 year L. G. Bonds, 3 1/2% .....	.....	106	107
Grand Trunk Con. stock	100	7 1/2	8
5% perpetual debenture stock .....	.....	133	142
do. Eq. bonds, 2nd charge 6% .....	.....	133	135
do. First preference	10	81 1/2	82 1/2
do. Second preference stock .....	.....	54	55
do. Third preference stock .....	.....	22 1/2	23
Great Western per 5% debenture stock	100	136	139
Midland 3% 1st mtg. bonds, 5%	100	106	102
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage	100	108	110

SECURITIES.

	London July 21
Dominion 5% stock, 1905, of Ry. loan	105 108
do. 4% do. 1904, 5, 6, 8	102 107
do. 4% do. 1910, ins. stock	105 107
do. 3 1/2% do. ins. stock	105 107
Montreal Sterling 5% 1908	102 106
do. 5% 1874	102 106
do. 1879, 5%	103 106
City of Toronto Water Works Deb., 1906, 6%	104 113
do. do. gen. con. deb. 1919, 5%	110 112
do. do. stg. bonds 1928, 4%	105 107
do. do. Local Imp. Bonds 1913, 4%	100 104
do. do. Bonds 1929 3 1/2%	121 103
City of Ottawa, Stg. 1904, 6%	106 108
do. do. 4 1/2% 90 year deb.	108 110
City of Quebec, con., 1905, 6%	111 113
do. 1906, 6%	117 119
do. sterling deb. 1925, 4%	106 108
do. Vancouver, 1921, 4%	106 108
do. 1923, 4%	107 109
City Winnipeg, deb. 1907, 6%	114 116
do. do. deb. 1914, 6%	113 115