

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,
\$200,000.

G. E. MOSERLY, Inspector. E. P. PEARSON, Agent,
Toronto

ROBT. W. TYKE, 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	1897	1896
Premium income	\$9,264 57	\$14,741 16	\$14,741 16
Interest income	9,693 03	1,648 23	1,648 23
Total income	118,921 60	37,443 38	37,443 38
Net assets	253,421 79	25,544 53	25,544 53
Gross assets	551,686 19	31,544 53	31,544 53
Reserve	231,197 21	42,467 73	42,467 73
New insurance	1,165,829 01	446,969 00	446,969 00
Insurance in force	3,183,963 15	378,616 03	378,616 03

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	
						HALIFAX, May 30, 99	Cash va per shar
British North America	\$243	\$4,866,666	\$4,866,666	1,460,000	3 1/2	123	126
Commercial Bank, Windsor, N.S.	40	500,000	349,172	96,000	3	113	115
Halifax Banking Co.	90	500,000	500,000	375,000	3 1/2	153	157
Merchants Bank of Halifax	100	1,878,000	1,543,300	1,281,475	3 1/2	184	186
New Brunswick	100	500,000	500,000	600,000	6	300	301 1/2
Nova Scotia	100	1,865,100	1,593,800	1,828,180	4	218 1/2	223 1/2
People's Bank of Halifax	90	700,000	700,000	45,000	3 1/2	113	117
People's Bank of N.B.	180	180,000	180,000	110,000	3	150	153
St. Stephen's	100	900,000	900,000	30,000	3 1/2	93	97
Union Bank, Halifax	60	500,000	500,000	250,000	3 1/2	150	153
Yarmouth	75	300,000	300,000	30,000	3 1/2	93	97
Eastern Townships	50	1,500,000	1,500,000	835,000	3 1/2	150	150
Hochelaga	100	1,250,000	1,247,610	450,000	3 1/2	150	150
La Banque Jacques Cartier	95	500,000	500,000	250,000	3	150	150
La Banque Nationale	90	1,900,000	1,900,000	150,000	3	150	150
Molson's	50	2,000,000	2,000,000	1,600,000	4 1/2	199	199
Quebec	100	2,500,000	2,500,000	650,000	3	125	125
Ville Marie	100	500,000	479,680	10,000	3	125	125
Union Bank of Canada	100	2,000,000	1,998,490	35,000	3	125	125
British Columbia	100	2,919,996	2,919,996	486,666	3 1/2	152	153
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	265	268
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	191	191
Hamilton	100	1,485,300	1,476,930	915,782	4	212 1/2	213
Imperial	100	2,000,000	2,000,000	1,300,000	4 1/2	170	170
Merchants Bank of Canada	100	6,000,000	6,000,000	3,600,000	3 1/2	170	170
Montreal	900	13,000,000	13,000,000	6,000,000	3 1/2	170	170
Ontario	100	1,000,000	1,000,000	85,000	3 1/2	129	132
Ottawa	100	1,500,000	1,500,000	1,170,000	4	200	200
Standard	50	1,000,000	1,000,000	600,000	4	186	186
Toronto	100	2,000,000	2,000,000	1,800,000	5	240	246
Traders	100	700,000	700,000	50,000	3	115 1/2	120
Western	100	500,000	387,739	118,000	3 1/2	115 1/2	120
LOAN COMPANIES.							
UNDER BUILDING SOCIETIES ACT, 1859							
Agricultural Savings & Loan Co.	50	690,230	530,200	170,000	3	115	117
Building & Loan Association	25	750,000	750,000	100,000	3	112	118
Canada Perm. Loan & Savings Co.	50	5,000,000	2,600,000	1,300,000	3	115	118
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	75	75
Dominion Sav. & Inv. Society	50	1,000,000	934,900	10,000	2 1/2	100	100
Freehold Loan & Savings Company	100	3,221,500	1,819,100	300,000	3	180	180
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	783,000	4 1/2	112	114
Hamilton Provident & Savings Co.	100	1,500,000	1,100,000	300,000	3	110	110
Landed Banking & Loan Soc.	100	700,000	700,000	160,000	3	106 1/2	112
London Loan Co. of Canada	50	679,700	661,850	81,000	3	95	96
Ontario Loan & Deben. Co., London	50	2,000,000	1,900,000	490,000	3 1/2	124 1/2	124 1/2
Ontario Loan & Savings Co., Oshawa	50	300,000	300,000	75,000	3	35	36
People's Loan & Deposit Co.	50	600,000	600,000	40,000	3	38	38
Union Loan & Savings Co.	50	1,095,400	995,045	100,000	3 1/2	115	120
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	770,000	3	115	120
UNDER PRIVATE ACTS.							
Brit. Can. L. & Inv. Co. Ltd., (Dom. Par.)	100	1,937,900	998,481	190,000	3	100	100
Central Can. Loan and Savings Co.	100	2,500,000	1,950,000	360,000	1 1/2	134 1/2	134 1/2
London & Ont. Inv. Co. Ltd.	do.	2,750,000	550,000	100,000	3	92	92
London & Can. L. & Agy. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2	35	38
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	...	35	38
"THE COMPANIES' ACT," 1877-1889.							
Imperial Loan & Investment Co. Ltd.	100	839,850	728,801	160,000	3	85	90
Can. Landed & National Inv't Co. Ltd.	100	2,008,000	1,004,000	350,000	3	101	102
Real Estate Loan Co.	40	678,840	373,790	50,000	2	60	65
ONT. JT. STL. LETT. PAT. ACT, 1874.							
British Mortgage Loan Co.	100	450,000	318,191	170,000	3	121	121
Ontario Industrial Loan & Inv. Co.	100	466,800	314,386	150,000	3	121	121
Toronto Savings and Loan Co.	100	1,000,000	600,000	115,000	3	121	121

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 May 19
250,000	8 ps	Alliance	20	21-5	10 1/2
50,000	30	C. Union F. L. & M.	50	5	43 1/2
200,000	8	Guardian F. & L.	10	5	10 1/2
60,000	25	Imperial Ltd.	90	5	28 1/2
136,498	6 1/2	Lancashire F. & L.	90	9	4 1/2
35,862	20	London Ass. Corp.	25	13 1/2	56 1/2
10,000	17 1/2	London & Lan. F.	10	9	7 1/2
77,363	24	London & Lan. F. & L.	25	24	17 1/2
245,640	90	Liv. Lon. & G. F. & L.	Stk.	2	49 1/2
30,000	30	Northern F. & L.	100	10	79 1/2
110,000	80 ps	North British & Mer	25	6 1/2	40 1/2
53,776	85	Phoenix	60	5	41 1/2
125,334	63 1/2	Royal Insurance	90	9	52 1/2
50,000		Scottish Imp. F. & L.	10	1	...
10,000		Standard Life	60	12	...
240,000	8 1/2 ps	Sun Fire	10	10	11 1/2
CANADIAN.					
15,000	7	Brit. Amer. F. & M.	\$50	\$50	127 1/2
9,500	20	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	40	25	200
57,000	10	Western Assurance	40	20	105 1/2

DISCOUNT RATES:

London, May 19

Bank Bills, 3 months	2 3-16	2 1/2
do. 6 do	2 1/2	2 1/2
Trade Bills, 3 do	2 1/2	0
do. 6 do	2 1/2	0

RAILWAYS.

	Par value	Sh.	London May 19
Canada Central 5% 1st Mortgage	100	99	101
Canada Pacific Shares, 8%	100	104	103 1/2
C. P. R. 1st Mortgage Bonds, 5%	100	117	119
do. 50 year L. G. Bonds, 3 1/2%	100	107	103
Grand Trunk Con. stock	100	8	8 1/2
5% perpetual debenture stock	100	141	144
do. Eq. bonds, and charge 6%	100	124	137
do. First preference	10	79 1/2	80 1/2
do. Second preference stock	10	53	54
do. Third preference stock	100	92 1/2	93 1/2
Great Western per 5% debenture stock	100	135	138
Midland Stg. 1st mg. bonds, 5%	100	106	102
Toronto, Grey & Bruce 4 1/2% stg. bonds, 1st mortgage	100	110	113

SECURITIES.

	London May 19
Dominion 5% stock, 1905, of Ry. loan	105 108
do. 4% do. 1904, 5, 6, 8	102 107
do. 4% do. 1910, ins. stock	109 111
do. 3 1/2% do. ins. stock	104 106
Montreal Sterling 5% 1908	101 104
do. 5% 1874	101 104
do. 1879, 5%	104 105
City of Toronto Water Works Deb., 1906, 6%	104 119
do. do. gen. con. deb. 1919, 5%	112 114
do. do. stg. bonds 1908, 4 1/2%	106 108
do. do. Local Imp. Bonds 1915, 4 1/2%	101 105
do. do. Bonds 1909 3 1/2%	102 104
City of Ottawa, Stg. 1904, 6%	106 108
do. do. 4 1/2% 20 year debts	107 109
City of Quebec, con., 1905, 6%	113 115
do. 1908, 6%	119 121
do. " sterling deb.	108 110
do. Vancouver, 1901, 4 1/2%	106 108
do. " 1902, 4 1/2%	107 109
City Winnipeg, deb. 1907, 6%	117 119
do. do. deb. 1914, 6%	113 115