

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. HARGRAFT,
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 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,
\$900,000.

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	1897	%
Premium income	\$ 83,264 57	\$ 14,741 16	564.33
Interest income	9,493 03	1,618 93	586.78
Total income	118,921 60	37,413 38	318.03
Net assets	253,421 79	25,544 53	894.25
Gross assets	531,686 19	30,544 53	1709.25
Reserve	231,197 91	42,467 73	544.33
New Insurance	1,165,829 00	446,969 00	260.91
Insurance in force	3,183,963 15	378,616 01	841.25

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, Feb. 23 1900	Cash val. per share
British North America	343	\$1,866,666	\$1,866,666	1,460,000	2 1/2	130	316.90
Commercial Bank, Windsor, N.S.	40	500,000	350,000	90,000	3	110	44.00
Halifax Banking Co.	90	500,000	500,000	40,000	3 1/2	154 1/2	30.95
Merchants Bank of Halifax	100	1,999,600	1,985,070	17,000	3 1/2	179 1/2	179.75
New Brunswick	100	500,000	500,000	70,000	3 1/2	300	30.00
Nova Scotia	100	1,755,100	1,751,081	2,163,570	4 1/2	250	92.50
People's Bank of Halifax	90	700,000	700,000	24,000	3	114	75.00
People's Bank of N.B.	150	180,000	180,000	15,000	4	150	69.00
St. Stephen's	100	300,000	300,000	45,000	3 1/2	150	75.00
Union Bank, Halifax	50	500,000	500,000	97,500	3 1/2	150	69.00
Yarmouth	75	300,000	300,000	30,000	2 1/2	92	97
Eastern Townships	50	1,500,000	1,500,000	830,000	3 1/2	146 1/2	146
Hochelaga	100	1,493,630	1,485,000	565,000	3 1/2	146 1/2	146
La Banque Jacques Cartier	95	500,000	500,000	100,000	3	146 1/2	146
La Banque Nationale	33	1,900,000	1,900,000	150,000	3	190	195
Molson	50	2,381,100	2,052,145	1,625,000	4 1/2	125	125
Quebec	100	4,500,000	4,500,000	70,000	3	125	125
Union Bank of Canada	100	2,000,000	2,000,000	45,000	3	125	125
British Columbia	100	2,919,996	2,919,996	496,666	3 1/2	146 1/2	146
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	146 1/2	146
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	146 1/2	146
Hamilton	100	1,500,000	1,500,000	1,500,000	3 1/2	146 1/2	146
Imperial	100	2,313,000	2,313,000	1,545,000	4 1/2	146 1/2	146
Merchants Bank of Canada	100	6,000,000	6,000,000	2,600,000	3 1/2	146 1/2	146
Montreal	900	13,000,000	13,000,000	6,000,000	5	146 1/2	146
Ontario	100	1,000,000	1,000,000	110,000	2 1/2	146 1/2	146
Ottawa	100	1,361,830	1,361,830	1,400,000	4 1/2	146 1/2	146
Standard	50	1,000,000	1,000,000	600,000	4	146 1/2	146
Toronto	100	2,000,000	2,000,000	1,800,000	5	146 1/2	146
Traders	100	911,300	911,300	70,000	3	146 1/2	146
Western	100	500,000	387,739	118,000	3 1/2	146 1/2	146
LOAN COMPANIES.						TORONTO Mar. 1	
UNDER BUILDING SOCIETIES ACT, 1859						MONTREAL, Feb. 23	
Agricultural Savings & Loan Co.	50	630,230	630,200	183,000	3	117	119
Toronto Mortgage Co.	25	745,000	745,000	35,000	2 1/2	78	85
Canadian Bank of Commerce	50	5,000,000	5,000,000	1,200,000	3	186 1/2	186 1/2
Canada Loan & Savings Co.	50	750,000	750,000	225,000	3	113	113
Dominion Sav. & Inv. Society	50	1,000,000	934,900	200,000	2	75	75
Freehold Loan & Savings Company	100	3,433,500	3,318,100	300,000	3	70	80
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	80,000	4 1/2	177	177
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	109 1/2	109 1/2
Landed Banking & Loan Co.	100	700,000	700,000	160,000	3	109 1/2	109 1/2
London Loan Co. of Canada	50	679,700	679,700	85,000	3	109 1/2	109 1/2
Ontario Loan & Deben. Co., London ...	50	2,000,000	1,200,000	515,000	3	121	121
Ontario Loan & Savings Co., Oshawa ...	50	300,000	300,000	75,000	3	115	115
People's Loan & Deposit Co.	50	600,000	600,000	40,000	3	114	114
Western Canada Loan & Savings Co. ...	50	3,000,000	1,600,000	770,000	3	114	114
UNDER PRIVATE ACTS.						LONDON Feb. 9	
Brit. Can. L. & Inv. Co. Ltd., (Dom. Par.)	100	1,937,900	398,481	190,000	2 1/2	130	130
Central Can. Loan and Savings Co.	100	2,500,000	1,250,000	360,000	1 1/2	134	134
London & Ont. Inv. Co., Ltd.	100	2,750,000	550,000	100,000	3	85	100
London & Can. L. & Agy. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2	53 1/2	61
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	...	45	48
"THE COMPANIES' ACT," 1877-1889.						LONDON Feb. 9	
Imperial Loan & Investment Co. Ltd.	100	839,850	728,801	177,000	2 1/2	100	100
Can. Landed & National Inv't Co., Ltd.	100	2,000,000	1,004,000	350,000	3	83 1/2	93
Real Estate Loan Co.	40	678,840	373,730	50,000	2	62	62
ONT. JT. STL. LETT. PAT. ACT, 1874.						LONDON Feb. 9	
British Mortgage Loan Co.	100	450,000	391,037	121,000	3	126	126
Ontario Industrial Loan & Inv. Co.	100	468,800	310,187	115,000	3	126	126
Toronto Savings and Loan Co.	100	1,000,000	600,000	115,000	3	126	126

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share Par value	Amount paid.	Last Sale Feb. 9.
250,000	8 ps	Alliance	90	91-5	92 1/2
50,000	30	C. Union F. L. & M.	50	5	40 1/2
900,000	8 1/2	Guardian F. & L.	10	5	10 1/2
60,000	25	Imperial Lim.	90	5	35 1/2
136,498	6 1/2	Lancashire F. & L.	90	9	31 1/2
35,822	30	London Ass. Corp.	25	12 1/2	53 1/2
10,000	17 1/2	London & Lan. L.	10	9	7 1/2
85,101	2 1/2	London & Lan. F.	25	24	18 1/2
215,840	30	Liv. Lon. & G. F. & L.	Stk	9	49 1/2
30,000	30	Northern F. & L.	100	10	73 1/2
110,000	30 ps	North British & Mer	25	6 1/2	27 1/2
53,776	35	Phoenix	50	5	35 1/2
135,324	63 1/2	Royal Insurance	90	9	50 1/2
50,000	10	Scottish Imp. F. & L.	10	1	...
10,000	10	Standard Life	50	12	...
240,000	6 1/2 ps	Sun Fire	10	10	10 1/2
CANADIAN.					
15,000	7	Brit. Amer. F. & M.	50	50	122 1/2
9,500	20	Canada Life	400	50	50 1/2
10,000	15	Confederation Life	100	10	273 300
7,000	15	Sun Life Ass. Co.	100	15	400 410
5,000	5	Quebec Fire	100	65	...
9,000	10	Queen City Fire	50	25	20 1/2
57,000	10	Western Assurance	40	20	163 163

DISCOUNT RATES.

London, Feb.

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

RAILWAYS.

	Par value	London Feb. 9
Canada Central 5% 1st Mortgage	\$100	99 1/2
Canada Pacific Shares, 5%	100	113 1/2
C. P. R. 1st Mortgage Bonds, 5%	100	108 1/2
do. 50 year L. G. Bonds, 3 1/2%	100	8 1/2
Grand Trunk Con. stock	100	137 1/2
5% perpetual debenture stock	100	137 1/2
do. Eq. bonds, and charge 6%	10	91 1/2
do. First preference	100	63 1/2
do. Second preference stock	100	134 1/2
do. Third preference stock	100	104 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, 1st mortgage	100	108 1/2

SECURITIES.

	Par value	London Feb. 9
Dominion 5% stock, 1903, of Ry. loan	100	106 1/2
do. 4% do. 1904, 5, 6, 8	100	103 1/2
do. 4% do. 1910, Ins. stock	100	104 1/2
do. 3 1/2% do. Ins. stock	100	108 1/2
Montreal Sterling 5% 1908	100	113 1/2
do. 5% 1874	100	113 1/2
do. 1879, 5%	100	113 1/2
City of Toronto Water Works Deb., 1906, 6%	100	111 1/2
do. do. gen. con. deb. 1920, 5%	100	111 1/2
do. do. stg. bonds 1908, 4%	100	110 1/2
do. do. Local Imp. Bonds 1913, 4%	100	110 1/2
do. do. Bonds 1904, 5%	100	110 1/2
City of Ottawa, Stg. 4 1/2% 80 year deb.	100	111 1/2
City of Quebec, con., 1905, 6%	100	111 1/2
do. 1908, 6%	100	111 1/2
do. 1909, 4%	100	111 1/2
do. 1910, 4%	100	111 1/2
do. 1911, 4%	100	111 1/2
do. 1912, 4%	100	111 1/2
do. 1913, 4%	100	111 1/2
do. 1914, 4%	100	111 1/2
do. 1915, 4%	100	111 1/2
do. 1916, 4%	100	111 1/2
do. 1917, 4%	100	111 1/2
do. 1918, 4%	100	111 1/2
do. 1919, 4%	100	111 1/2
do. 1920, 4%	100	111 1/2
do. 1921, 4%	100	111 1/2
do. 1922, 4%	100	111 1/2
do. 1923, 4%	100	111 1/2
do. 1924, 4%	100	111 1/2
do. 1925, 4%	100	111 1/2
do. 1926, 4%	100	111 1/2
do. 1927, 4%	100	1