

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,
\$300,000.

G. E. MOBERLY,
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
Interest income.....	9,803 03
Total income.....	118,921 60
Net assets.....	253,421 79
Gross assets.....	551,686 19
Reserve.....	321,197 91
New insurance.....	1,165,829 00
Insurance in force.....	3,183,963 15
And decreases in death claims, death rate, in ratio of expenses to new insurance, in interest due and accrued, and outstanding premiums.	378,616 00

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-
ario, 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, Oct. 3, 99	Cash va per share.
British North America	\$943	\$4,866,666	\$4,866,666	1,460,000	2 1/2 %	126 1/2	298.07
Commercial Bank, Windsor, N.S.	40	500,000	500,000	90,000	3	112 1/2	44.50
Halifax Banking Co.	90	500,000	500,000	375,000	3 1/2	152 1/2	30.70
Merchants Bank of Halifax	100	1,746,440	2,005,500	1,543,332	8 1/2	180	180.00
New Brunswick	100	500,000	500,000	300,000	6	300 3/4	300.00
Nova Scotia	100	1,755,100	1,746,410	2,005,500	4	290	224
People's Bank of Halifax	90	700,000	700,000	110,000	3 1/2	113	116
People's Bank of N.B.	150	180,000	180,000	45,000	4	.....	.....
St. Stephen's	100	900,000	900,000	250,000	3 1/2	152 1/2	156
Union Bank, Halifax	50	500,000	500,000	30,000	2 1/2	93	96
Yarmouth	75	800,000	800,000	.....	.....	.....	78.25
.....	.....	.....	.....	.....	.....	.....	65.75
Eastern Townships	50	1,500,000	1,500,000	830,000	3 1/2	.....	.....
Hochelaga	100	1,339,700	1,339,100	565,000	3 1/2	15 1/2	150.00
La Banque Jacques Cartier	25	500,000	500,000	265,000	3	.....	.....
La Banque Nationale	30	1,000,000	1,000,000	150,000	3	.....	.....
Molson	50	2,000,000	2,000,000	1,500,000	4 1/2	.....	.....
Quebec	100	2,500,000	2,500,000	700,000	3	135	125.00
Ville Marie	100	.....	.....	.....	.....	.....	.....
Union Bank of Canada	100	2,000,000	2,000,000	450,000	3	.....	.....
British Columbia	100	9,919,996	9,919,996	496,666	2 1/2	.....	.....
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	160	152
Dominion	50	1,500,000	1,500,000	1,300,000	3 1/2	265	488
Hamilton	100	1,499,700	1,497,190	1,000,000	4 1/2	191	194.00
Imperial	100	2,318,900	2,314,766	1,438,539	4 1/2	213 1/2	219
Merchants Bank of Canada	100	6,000,000	6,000,000	6,000,000	3 1/2	.....	172
Montreal	900	18,000,000	18,000,000	6,000,000	5	250	520.00
Ontario	100	1,000,000	1,000,000	110,000	2 1/2	130	130.00
Ottawa	100	1,500,000	1,500,000	1,170,000	4	200	200.00
Standard	50	1,000,000	1,000,000	800,000	4	191	95.50
Toronto	100	2,000,000	2,000,000	1,800,000	5	239	243
Traders	100	885,000	886,353	70,000	3	112	114.00
Western	100	500,000	388,239	118,000	3 1/2	.....	.....
LOAN COMPANIES.						Quarterly And 1% bonus	.....
UNDER BUILDING SOCIETIES ACT, 1869						.....	.....
Agricultural Savings & Loan Co.	50	630,230	530,200	170,000	3	115	117
Building & Loan Association	25	750,000	750,000	100,000	3	.....	50
Canada Perm. Loan & Savings Co.	50	5,000,000	2,600,000	1,300,000	3	12 1/2	30.25
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	113 1/2	56.50
Dominion Sav. & Inv. Society	50	1,000,000	934,900	10,000	2 1/2	75 1/2	37.75
Freehold Loan & Savings Company	100	3,291,500	1,319,100	300,000	3	75	75.00
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	783,000	4 1/2	180	90.00
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	112	116
Landed Banking & Loan Co.	100	700,000	700,000	160,000	3	111 1/2	115
London Loan Co. of Canada	50	679,700	661,860	81,000	3 1/2	108	109
Ontario Loan & Deben. Co., London	50	2,000,000	1,300,000	490,000	3 1/2	120	.....
Ontario Loan & Savings Co., Oshawa	50	300,000	300,000	75,000	3	.....	.....
People's Loan & Deposit Co.	50	600,000	600,000	40,000	3	.....	30
Union Loan & Savings Co.	50	1,065,400	996,045	100,000	1 1/2	.....	40
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	770,000	3	113 1/2	.....
UNDER PRIVATE ACTS.						.....	.....
Brit. Can. L. & Inv. Co. Ltd., (Dom. Par.)	100	1,937,900	898,481	190,000	3	.....	100
Central Can. Loan and Savings Co.	100	2,500,000	1,350,000	360,000	1 1/2	133	.....
London & Ont. Inv. Co., Ltd.	do.	1,000,000	550,000	100,000	3	.....	100
London & Can. L. & Agcy. Co. Ltd.	50	5,000,000	700,000	210,000	1 1/2	66	75
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	.....	46	51
"THE COMPANIES' ACT," 1877-1889.						.....	.....
Imperial Loan & Investment Co. Ltd.	100	839,850	728,801	160,000	3	.....	100
Can. Landed & National Inv't Co., Ltd.	100	2,008,000	1,004,000	350,000	3	.....	100
Real Estate Loan Co.	40	578,840	373,720	50,000	2	64	.....
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 Sept. 22
	%				
250,000	8 ps	Alliance	50	91-5	92 1/2
60,000	30	C. Union F. L. & M.	50	5	42 1/2
900,000	10	Guardian F. L.	10	5	10 1/2
60,000	95	Imperial Lim.	50	5	90 1/2
186,498	6 1/2	Lancashire F. & L.	50	9	34 1/2
85,363	90	London Ass. Corp.	25	12 1/2	55 1/2
10,000	17 1/2	London & Lan. L.	10	9	7 1/2
35,103	24	London & Lan. F.	25	2 1/2	16 1/2
245,640	90	Liv. Lon. & G. F. & L.	50	9	49 1/2
80,000	30	Northern F. & L.	100	10	77 1/2
110,000	30 ps	Northern British & Mer	25	6 1/2	39 1/2
53,776	35	Phoenix	50	5	40 1/2
125,324	63 1/2	Royal Insurance	50	5	50 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 1/2
CANADIAN.					
15,000	7	Brit. Amer. F. & M.	50	122 1/2	.....
9,500	90	Canada Life	400	80	80
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	70	25	230
50,000	10	Western Assurance	40	90	164 166

DISCOUNT RATES.

London, Sept. 22

Bank Bills, 3 months	3-5-8	.....
do. 6 do	3 1/2	3 1/2
Trade Bills, 3 do	3 1/2	.....
do. 6 do	4	4 1/2

RAILWAYS.

	Par value Sh.	London Sept. 22
Canada Central 5 1/2 1st Mortgage .....	.....	100 108
Canada Pacific Shares, 5 1/2	\$100	91 1/2
C. P. R. 1st Mortgage Bonds, 5 1/2 .....	.....	115 1/2
do. 50 year L. G. Bonds, 3 1/2 .....	.....	104 106
Grand Trunk Con. stock	100	7 1/2
do. perpetual debenture stock .....	.....	13 1/2
do. Eq. bonds, 2nd charge 6 1/2 .....	.....	183 186
do. First preference	10	84 1/2
do. Second preference stock .....	.....	224 224
do. Third preference stock .....	.....	184 186
Great Western per 5 1/2 debenture stock	100	106 108
Midland Sec. 1st mtg. bonds, 5 1/2	100	106 108
Toronto, Grey & Bruce 4 1/2 stg. bonds, 1st mortgage	100	109 111

SECURITIES.

	London Sept. 22
Dominion 5 1/2 stock, 1903, of Ry. loan	105 108
do. 4 1/2 do. 1904, 5, 6, 8	103 108
do. 4 1/2 do. 1910, Ins. stock	106 108
do. 3 1/2 do. Ins. stock	105 107
Montreal Sterling 5 1/2 1908	108 108
do. 5 1/2 1874	108 108
do. 1879, 5 1/2	103 106
City of Toronto Water Works Deb., 1906, 6 1/2	105 113
do. do. gen. con. deb. 1919, 5 1/2	110 112
do. do. stg. bonds 1928, 4 1/2	108 108
do. do. Local Imp. Bonds 1913, 4 1/2	100 104
do. do. Bonds	121 103
City of Ottawa, Stg.	106 108
do. do. 4 1/2 30 year deba	108 110
City of Quebec, con.,	105 113
do. do. sterling deb.	105 107
do. do. Vancouver,	103 107
do. do. Winnipeg, deb.	109 107
do. do. deb	114 116
do. do.	118 116