Commercial Union

Assurance Co., Limited.

Of LONDON, Eng.

Fire - Life - Marine

Capital & Assets over $34,000,000

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

The Oldest Scottish Fire Office.

HEAD OFFICE FOR CANADA, MONTREAL

LANSING LEWIS, Manager.
J. G BORTHWICK, Secretary.

MUNTZ & BEATTY, Resident Agents
Temple Bldg., Bay St., TORONTO

Telephone 2309.

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. MOBERLY, E. P. PEARSON, Agen
ROBT. W. TYRE, Manager for Canada.

The Home Life

ASSOCIATION OF CANADA

Head Office, 70 King Street East, **Toronto**

Capital, $1,000,000

RELIABLE AGENTS WANTED in unrepresented districts.
Correspondence solicited.
President—HON. R. HARCOURT, M.A., K.C.
Managing Director—A. J. PATTISON.

The Excelsior Life Insurance Co.

INCORPORATED 1889.

HEAD OFFICE - - TORONTO

Our Annual Report for 1899 shows as the result of the year's operations the following **Substantial increases in the important items shown below:**

GROSS ASSETS, $626,469 92

		An increase of
Premium income	$ 106,623 05	$ 18,358 48
Interest income	19,434 07	3,361 64
Net assets	328,205 92	44,783 33
Reserve	273,414 20	50,558 56
Insurance in force	3,656,913 15	472,950 00

WANTED—General, District and Local Agents.

DAVID FASKEN, President.
EDWIN MARSHALL, Secretary.

Provident Savings Life Assurance Society

Established 1875. **of New York**

EDWARD W. SCOTT, President.

Agents wanted in unrepresented districts.
Apply to
WILLIAM S. HODGINS,
Manager for Ontar
Temple Bldg, Toronto

STOCK AND BOND REPORT.

BANKS	Share	Capital Subscribed.	Capital Paid-up	Rest	Dividend last 6 Months	CLOSING PRICE Halifax. Nov. 18, 1901		Cash val per share
British North America	$243	$4,866,666	$4,866,666	1,703,333	3%	133	138	133.00
Commercial Bank, Windsor, N.S.	40	500,000	350,000	60,000	3	97	100	38.80
Halifax Banking Co.	20	600,000	600,000	475,000	3½	164	168	32.80
Royal Bank of Canada	100	2,000,000	2,000,000	1,700,000	3½	180	.....	175.00
New Brunswick	100	500,000	500,000	700,000	6	300	301½	300.00
Nova Scotia	100	2,000,000	2,000,000	2,600,000	4½	233	235	233.00
People's Bank of Halifax	20	700,000	700,000	260,000	3	121	126	24.80
People's Bank of N.B.	150	180,000	180,000	155,000	4	.....	.....	.....
St. Stephen's	100	200,000	200,000	45,000	2½	.....	.....	.....
Union Bank, Halifax	50	900,000	900,000	505,000	3½	153¾	158	76.37
Yarmouth	75	300,000	300,000	30,000	2½	97½	100	73.00
						Montreal, Nov. 20		
Eastern Townships	50	2,000,000	1,743,000	1,050,000	3½	151	.....	75.00
Hochelaga	100	1,500,000	1,500,000	750,000	3½	145	.....	145.00
Provincial Bank of Canada	25	873,000	817,000	.....	1½	.....	.....	.....
La Banque Nationale	30	1,200,000	1,200,000	275,000	3	195	110	28.50
Merchants Bank of Canada	100	6,000,000	6,000,000	2,600,000	3½	155	.....	155.00
Montreal	200	12,000,000	12,000,000	7,000,000	5	256	.....	512.00
Molsons	50	2,500,000	2,500,000	2,150,000	4†	205	210	102.50
Quebec	100	2,500,000	2,500,000	700,000	3	110	115	110.50
Union Bank of Canada	100	2,000,000	2,000,000	550,000	3	120	.....	120.00
						Toronto Nov. 20		
Canadian Bank of Commerce	50	8,000,000	8,000,000	2,000,000	3½	153¼	154½	76.63
Dominion	50	2,500,000	2,478,000	2,500,000	5	236¼	237¼	118.13
Hamilton	100	2,900,000	1,998,000	1,500,000	5	224¼	224¾	224.25
Imperial	100	2,500,000	2,500,000	1,850,000	5	230	233	230.00
Ontario	100	1,396,000	1,390,000	350,000	2½	124	124½	124.00
Ottawa	100	2,000,000	2,000,000	1,665,000	4½	200	.....	200.00
Standard	50	1,000,000	1,000,000	750,000	5	230	.....	115.00
Toronto	100	2,350,000	2,317,000	2,317,000	5	228¾	230	228.75
Traders	100	1,350,000	1,346,000	250,000	3	109	109½	109.00
Western	100	500,000	414,000	134,000	3½	.....	.....	.....
					*quarterly †And 1% bonus			
LOAN COMPANIES.								
SPECIAL ACT DOM. & ONT.								
Canada Permanent and Western Canada Mortgage Corporation	10	6,000,000	6,000,000	1,500,000	3	124½	.....	12.50
UNDER BUILDING SOCIETIES ACT, 1859								
Agricultural Savings & Loan Co.	50	630,200	630,200	192,000	3	117	119	58.50
Toronto Mortgage Co	50	1,120,860	725,000	250,000	2½	89½	91	44.66
Canadian Savings & Loan Co.	50	750,000	750,000	250,000	3	120	.....	60.00
Dominion Sav. & Inv. Society	50	1,000,000	934,200	30,000	2	71	75	36.50
Huron & Erie Loan & Savings Co	50	1,000,000	1,400,000	890,000	4½	185	.....	92.50
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	320,000	3	115	.....	115.00
Landed Banking & Loan Co.	100	700,000	700,000	175,000	3	115	.....	115.00
London Loan Co. of Canada	50	679,700	679,700	85,500	3	112½	.....	56.25
Ontario Loan & Deben. Co., London	50	2,000,000	1,200,000	535,000	3	122	.....	61.00
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	...	30	38	15.00
UNDER PRIVATE ACTS.								
Brit. Can. L & Inv. Co. Ld., (Dom. Par.)	100	2,000,000	398,481	120,000		60	75	60.00
Central Can. Loan and Savings Co.	100	2,500,000	1,250,000	450,000	1½*	134	.....	134.00
London & Can. Ln. & Agy. Co. Ltd. do.	50	1,000,000	877,267	228,000	3	87	...	43.50
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	..	55	60	55.00
"THE COMPANIES' ACT," 1877-1889.								
Imperial Loan & Investment Co. Ltd.	100	839,850	732,724	173,000	2½	70	.....	70.00
Can. Landed & National Inv't Co., Ltd.	100	2,008,000	1,004,000	350,000	5	99	105	99.00
Real Estate Loan Co.	40	578,840	373,720	50,000	2	75	...	30.00
ONT. JT. STK. LETT. PAT. ACT, 1874.								
British Mortgage Loan Co.	100	450,000	389,214	130,000	3	.....	.....	.....
Ontario Industrial Loan & Inv. Co.	100	373,000	271,993	.....	...	.....	.....	.....
Toronto Savings and Loan Co.	100	1,000,000	600,000	120,000	3 *quarterly	128	.....	.....

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share par value	Amount paid	Last Sale Nov 8	
	%					
250,000	8 ps	Alliance	20	21-5	9¾	10¼
50,000	35	C. Union F. L. & M.	50	5	45	46
200,000	8½	Guardian F.&L.	10	5	9	9½
60,000	25	Imperial Lim.	20	5	27½	28½
136,493	5	Lancashire F. & L.	20	2	3¼	3¾
35,862	20	London Ass. Corp.	25	12½	52	53
10,000	17½	London & Lan. L.	10	2	8	8½
85,100	24	London & Lan. F.	25	2½	17	17½
245,640	90	Liv. Lon. & Globe	Stk	2	43½	44½
30,000	30	Northern F. & L.	100	10	74	76
110,000	34½ p s	North British & Mer	25	6¼	36	37
53,776	35	Phœnix	50	5	37½	38
125,234	63½	Royal Insurance	20	3	48	49
10,000	.....	Standard Life	50	12	...	...
240,000	8/6ps	Sun Fire	10	10	10	10½
		CANADIAN.			Nov. 20	
15,000	7	Brit. Amer. F. & M.	$50	$50	103	107
2,500	8	Canada Life	400	400	1[illegible]0	1
10,000	15	Confederation Life	100	10	270	99
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	25	...
50,000	10	Western Assurance	40	20	104	0 00
		do. fully pd.			103	107

DISCOUNT RATES.	London Nov. 8	
Bank Bills, 3 months	3	...
do. 6 do	[illegible]	3½
Trade Bills, 3 do	3½	3¾
do 6 do.	3¾	4¼

RAILWAYS.	Par value ℔ Sh.	London Nov. 8	
Canada Pacific Shares, 3%	$100	114½	115½
C. P. R. 1st Mortgage Bonds, 5%	...	113	115
do. 50 year L. G. Bonds, 3½%	...	103	104
Grand Trunk Con. stock	100	10⅝	10⅞
5% perpetual debenture stock	...	133	138
do. Eq. bonds, 2nd charge 6%	...	125	123
do. First preference,	10	97½	98½
do. Second preference stock	...	85	86
do. Third preference stock	...	33½	34
Great Western per 5% debenture stock	100	127	130½
Midland Stg. 1st mtg. bonds, 5%	100	102	105
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage	100	104	107

SECURITIES.	London Nov 8	
Dominion 5% stock, 1903, of Ry. loan	101	104
do. 4% do. 1904, 5, 6, 8	101	105
do. 4% do. 1910, Ins. stock	105	107
do. 3½% do. Ins. stock	102	104
Montreal Sterling 5% 1908	101	103
do. 5% 1874.	101	103
do. 1879, 5%	101	103
City of Toronto Water Works Deb., 1906, 6%	101	107
do. do. gen. con. deb. 1920, 5%	113	115
do. do. stg. bonds 1928, 4%	103	105
do. do. Local Imp. Bonds 1913, 4%	100	102
do. do. Bonds 1929 3½%	97	99
City of Ottawa, Stg. 1904, 6%	103	106
do. do. 4½% 20 year debs	102	104
City of Quebec, con. 1905, 5%	107	109
" " sterling deb. 1923, 4%	101	103
" Vancouver, 1931, 4%	101	103
" " 1932, 4%	102	104
City of Winnipeg, deb 1914, 5	107	109