

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, \$38,555,000;
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. MOBERLY, Inspector. E. P. PEARSON, Agent,
Toronto

ROBT. W. TYER, 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	9,073 03	1,648 33
Total income	118,921 60	37,443 38
Net assets	253,421 79	25,444 53
Gross assets	521,636 19	31,644 53
Reserve	321,197 21	42,487 73
New insurance	1,165,829 01	446,909 00
In insurance in force	3,183,963 15	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-
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, Sept. 19. 99	Cash val per share.
British North America	\$943	\$4,866,666	\$4,866,666	1,460,000	3 1/2	194	128
Commercial Bank, Windsor, N.S.	40	500,000	500,000	90,000	3	110	115
Halifax Banking Co.	90	500,000	500,000	375,000	3 1/2	153	156
Merchants Bank of Halifax	100	1,746,440	2,005,500	1,843,932	3 1/2	180	184
New Brunswick	100	500,000	500,000	600,000	6	3 30	30 1/2
Nova Scotia	100	1,755,100	1,746,440	2,006,500	4	290	221
People's Bank of Halifax	90	700,000	700,000	230,000	3	112	116
People's Bank of N.B.	150	180,000	180,000	140,000	4	...	...
St. Stephen's	100	500,000	500,000	45,000	3 1/2	...	...
Union Bank, Halifax	50	500,000	500,000	250,000	3 1/2	151	154
Yarmouth	75	300,000	300,000	33,000	2 1/2	94	97
Eastern Townships	50	1,800,000	1,500,000	830,000	3 1/2	...	...
Hochelaga	100	1,359,700	1,381,100	568,000	3 1/2	...	...
La Banque Jacques Cartier	25	500,000	500,000	265,000	3	...	...
La Banque Nationale	32	1,900,000	1,900,000	150,000	3	9 1/2	...
Molson	50	2,000,000	2,000,000	1,600,000	4	...	...
Quebec	100	2,500,000	2,500,000	700,000	3	125	...
Ville Marie	100	...	...	...	...	...	...
Union Bank of Canada	100	2,000,000	2,000,000	453,000	3	...	...
British Columbia	100	2,919,996	2,919,996	486,666	3 1/2	...	...
Canadian Bank of Commerce	50	5,000,000	5,000,000	1,000,000	3 1/2	151 1/2	153
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	267	268
Hamilton	100	1,499,700	1,497,190	1,000,000	4	193	...
Imperial	100	3,318,900	2,214,763	1,430,559	4 1/2	214 1/2	216
Merchants Bank of Canada	100	6,000,000	6,000,000	2,600,000	3 1/2	16 1/2	...
Montreal	900	19,000,000	13,000,000	6,000,000	5	250	...
Ottawa	100	1,000,000	1,000,000	110,000	3 1/2	131	133
Standard	100	1,800,000	1,500,000	1,170,000	4	200	...
Toronto	50	1,000,000	1,000,000	800,000	4	191	...
Traders	100	2,000,000	2,000,000	1,800,000	5	...	241
Western	100	500,000	500,000	118,000	3 1/2	113	...
LOAN COMPANIES.						TORONTO Sept 21	
UNDER BUILDING SOCIETIES ACT, 1869						Suspended Pay't 190	
Agricultural Savings & Loan Co.	50	680,230	530,200	170,000	3	116	117
Building & Loan Association	25	750,000	750,000	100,000	3	...	...
Canada Perm. Loan & Savings Co.	50	5,000,000	2,600,000	1,900,000	3	124 1/2	125
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	112 1/2	...
Dominion Sav. & Inv. Society	50	1,000,000	934,900	10,000	2 1/2	73 1/2	76
Freehold Loan & Savings Company	100	3,321,500	1,319,100	300,000	3	75	9 1/2
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	780,000	4 1/2	180	...
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	111	116
Landed Banking & Loan Co.	100	700,000	700,000	160,000	3	111 1/2	...
London Loan Co. of Canada	50	679,700	661,850	81,000	...	198	...
Ontario Loan & Deben. Co., London ...	50	2,000,000	1,900,000	490,000	3 1/2	120	...
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	...	30
Union Loan & Savings Co.	50	1,095,400	695,045	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.						Quarterly And 1 bonus	
Brit. Can. L. & Inv. Co. Ld., (Dom. Par.)	100	1,937,900	398,481	190,000	3	...	100
Central Can. Loan and Savings Co.	100	2,500,000	1,350,000	360,000	1 1/2	183	...
London & Ont. Inv. Co., Ltd. do.	100	2,750,000	550,000	100,000	3	...	100
London & Can. L. & Agcy. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2	68	70
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	875,000	51,000	...	30	54
"THE COMPANIES' ACT," 1877-1889.						Quarterly	
Imperial Loan & Investment Co. Ltd.	100	839,830	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	373,790	50,000	3	64	...
ONT. JT. STK. LETT. PAT. ACT, 1874.						Quarterly	
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	...

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. 6
250,000	8 ps	Alliance	20	21-5	10 10 1/2
50,000	30	C. Union F. L. & M.	50	5	42 1/2 43 1/2
900,000	8	Guardian F. & L.	10	5	10 1/2 10 1/2
60,000	25	Imperial Lim.	20	5	26 1/2 27 1/2
134,498	6 1/2	Lancashire F. & L.	20	9	32 1/2 33 1/2
35,892	20	London Ass. Corp.	25	19 1/2	56 37
10,000	17 1/2	London & Lan. L.	10	9	7 1/2 8
85,103	24	London & Lan. F.	25	24	16 1/2 17
215,840	30	Liv. Lon. & G. F. & L.	100	10	42 1/2 43 1/2
90,000	30	Northern F. & L.	100	10	77 79
110,000	30 ps	North British & Mer	25	6 1/2	39 40
53,776	25	Phoenix	50	5	40 1/2 41 1/2
125,284	63 1/2	Royal Insurance	20	8	50 1/2 51 1/2
60,000	63 1/2	Scottish Imp. F. & L.	10	1	...
10,000	...	Standard Life	50	12	...
240,000	8/6 ps	Sun Fire	10	10	10 1/2 11 1/2
CANADIAN.					
15,000	7	Brit. Amer. F. & M.	50	50	123 1/2 125
2,500	30	Canada Life	400	50	60 1/2
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	...
2,000	10	Queen City Fire	40	25	270
57,000	10	Western Assurance	40	20	184 1/2 186

DISCOUNT RATES.

London, Sept. 8

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

RAILWAYS.

	Par value £ Sh.	London Sept. 8
Canada Central 5% 1st Mortgage	...	100 108
Canada Pacific Shares, 5%	\$100	98 99 1/2
C. P. R. 1st Mortgage Bonds, 5%	...	115 117
do. 50 year L. G. Bonds, 5%	...	104 106
Grand Trunk Con. stock	100	7 1/2 8
5% perpetual debenture stock	...	13 1/2 14 1/2
do. Eq. bonds, and charge 5%	...	133 136
do. First preference	10	96 97
do. Second preference stock	...	58 59
do. Third preference stock	...	24 1/2 25 1/2
Great Western per 5% debenture stock	100	134 136
Midland Sig. 1st mtg. bonds, 5%	100	106 108
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage	100	109 111

SECURITIES.

	London Sept. 8
Dominion 5% stock, 1903, of Ry. loan	105 108
do. 4% do. 1904, 5, 6, 8	102 107 1/2
do. 4% do. 1910, Ins. stock	106 107
do. 3 1/2% do. Ins. stock	109 110
Montreal Sterling 5% 1903	108 109
do. 5% 1874	108 109
do. 1879, 5%	105 113
City of Toronto Water Works Deb., 1906, 6%	110 112
do. gen. con. deb. 1919, 5%	106 108
do. stg. bonds 1908, 4%	106 108
do. Local Imp. Bonds 1913, 4%	100 104
do. Bonds	121 123
City of Ottawa, Stg.	106 108
do. do. 4 1/2% 30 year debts	106 110
City of Quebec, con.,	111 113
do. sterling deb.	105 107
do. Vancouver,	106 108
City Winnipeg, deb.	103 105
do. do.	114 116
do. do.	118 120