

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 2909.

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. 2909.

C. S. SCOTT, Resident Agent, HAMILTON, Ont.

Northern Assurance Co.

Of . . .
London, Eng.

Canadian Branch, 1780 Notre Dame Street, Montreal.

1895
Capital and Accumulated Funds, \$38,855,000;
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. 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 \$ 14,741 16
Interest income 9,603 03 1,618 93
Total income 118,921 80 37,443 38
Net assets 253,421 79 25,544 53
Gross assets 581,686 19 31,544 53
Reserve 221,197 21 49,487 73
New insurance 1,165,829 07 446,969 00
In insurance in force 3,183,963 15 378,616 07
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, July 25, 99		Cash val. per share.
British North America	\$943	\$4,866,666	\$4,866,666	1,460,000	3 1/2 %	194	128	301.88
Commercial Bank, Windsor, N.S.	40	500,000	349,712	90,000	3	113	116	44.80
Halifax Banking Co.	90	500,000	500,000	375,000	3 1/2	156	160	91.25
Merchants Bank of Halifax	100	1,937,500	1,692,660	1,394,493	3 1/2	181	186	181.00
New Brunswick	100	500,000	500,000	604,000	6	330	314	300.00
Nova Scotia	100	1,700,000	1,700,000	1,993,000	4	219	223	219.00
People's Bank of Halifax	90	700,000	700,000	83,000	3	114	118	29.80
People's Bank of N.B.	150	180,000	180,000	140,000	4	.....	.....	.....
St. Stephen's	100	900,000	900,000	45,000	3 1/2	151	155	75.50
Union Bank, Halifax	50	500,000	500,000	250,000	3 1/2	94	98	70.50
Yarmouth	75	800,000	800,000	33,000	2 1/2	.....	.....	.....
Eastern Townships	50	1,500,000	1,500,000	850,000	3 1/2	.....	.....	.....
Hochelaga	100	1,250,000	1,250,000	665,000	3 1/2	149	151	149.00
La Banque Jacques Cartier	95	500,000	500,000	265,000	3	113	.....	23.25
La Banque Nationale	90	1,900,000	1,900,000	150,000	3	.....	.....	.....
Molson	50	2,000,000	2,000,000	1,500,000	4 1/2	198	201	99.00
Quebec	100	2,500,000	2,500,000	702,000	3	125	.....	185.00
Ville Marie	100	500,000	479,680	10,000	3	.....	.....	.....
Union Bank of Canada	100	2,000,000	2,000,000	453,000	3	.....	.....	.....
British Columbia	100	2,919,996	2,919,996	496,666	2 1/2	.....	.....	.....
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	150	154	75.00
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	263 1/2	268	133.25
Hamilton	100	1,499,730	1,494,520	1,000,000	4	193	.....	193.00
Imperial	100	2,000,000	2,000,000	1,300,000	4 1/2	232	235	232.00
Merchants Bank of Canada	100	6,000,000	6,000,000	4,800,000	3 1/2	168	173	168.00
Montreal	900	12,000,000	12,000,000	6,000,000	5	255	.....	510.00
Ontario	100	1,000,000	1,000,000	110,000	2 1/2	133 1/2	.....	133.80
Ottawa	100	1,500,000	1,500,000	1,700,000	4	200	.....	200.00
Standard	50	1,000,000	1,000,000	600,000	4	191	.....	95.50
Toronto	100	2,000,000	2,000,000	1,300,000	5	238	.....	238.00
Traders	100	700,000	700,000	70,000	3	117	.....	117.00
Western	100	500,000	397,739	118,000	3 1/2	.....	.....	.....
LOAN COMPANIES.						TORONTO, July 27		
UNDER BUILDING SOCIETIES ACT, 1869						Suspended Payt 120 122		
Agricultural Savings & Loan Co.	50	680,230	530,200	170,000	5	115	117	57.50
Building & Loan Association	25	750,000	750,000	100,000	3	.....	80	.....
Canada Perm. Loan & Savings Co.	50	5,000,000	2,600,000	1,300,000	3	110	.....	15.00
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3 1/2	112 1/2	.....	56.50
Dominion Sav. & Inv. Society	50	1,000,000	894,900	10,000	2 1/2	75	.....	37.50
Freehold Loan & Savings Company	100	3,291,500	1,819,100	800,000	3	.....	100	.....
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	781,000	4 1/2	180	.....	90.00
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	111 1/2	.....	111.50
Landed Banking & Loan Co.	100	700,000	700,000	160,000	3	110	.....	110.00
London Loan Co. of Canada	50	679,700	661,850	81,000	.....	104 1/2	115	54.25
Ontario Loan & Deben. Co., London ...	50	2,000,000	1,900,000	490,000	3 1/2	120	.....	120.00
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	25	30	12.50
Union Loan & Savings Co.	50	1,095,400	896,045	100,000	1 1/2	.....	40	.....
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	770,000	3	112	.....	56.00
UNDER PRIVATE ACTS.						And 1 bonus		
Brit. Can. L. & Inv. Co. Ld., (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	132	.....	134.00
London & Ont. Inv. Co., Ltd.	100	2,750,000	550,000	100,000	3	.....	102	.....
London & Can. L. & Agy. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2	62	70	35.00
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	.....	40	44	40.00
"THE COMPANIES' ACT," 1877-1889.						quarterly		
Imperial Loan & Investment Co. Ltd.	100	889,850	728,801	160,000	3	.....	95	.....
Can. Landed & National Inv't Co., Ltd.	100	2,006,000	1,004,000	850,000	3	.....	103	.....
Real Estate Loan Co.	40	575,840	373,730	50,000	3	63	.....	25.25
ONT. JT. STE. 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	119	.....	119.00

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share par value.	Amount paid.	Last Sale July 14
250,000	8 ps	Alliance	50	21-5	10 10 1/2
50,000	30	C. Union F. L. & M.	50	5	43 1/2
900,000	8	Guardian F. L.	10	5	104 1/2
60,000	25	Imperial Lim.	50	5	27 3/8
125,498	6 1/2	Lancashire F. & L.	50	9	4 1/2
85,382	90	London Ass. Corp.	25	12 1/2	56 5/8
10,000	17 1/2	London & Lan. L.	10	2	7 1/4
35,103	2 1/2	London & Lan. F.	25	2 1/2	18 1/2
245,640	90	Liv. Lon. & G. F. & L.	50	9	42 1/2
80,000	30	Northern F. & L.	10	10	79 3/4
110,000	30 ps	North British & Mer.	25	6 1/2	89 40
53,776	35	Phoenix	50	5	33 1/2
125,334	63 1/2	Royal Insurance	10	1	.....
50,000	10	Scottish Imp. F. & L.	50	12	.....
10,000	10	Standard Life	10	10	104 1/2
940,000	8 1/2 ps	Sun Fire	10	10	104 1/2
CANADIAN.					
15,000	7	Brit. Amer. F. & M.	50	80	126
9,600	10	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	10	Quebec Fire	100	65	.....
9,000	10	Queen City Fire	50	25	230
57,000	10	Western Assurance	40	90	163 1/2

DISCOUNT RATES.

London, July 14

Bank Bills, 3 months	3 1/2	0
do. 6 do	3 1/2	0
Trade Bills, 3 do	3 1/2	3 1/2
do. 6 do	4	0

RAILWAYS.

Par value
£ Sh.

London
July 14

Canada Central 5 1/2 % 1st Mortgage	100	102
Canada Pacific Shares, 5 %	100	99 1/2
C. P. R. 1st Mortgage Bonds, 5 %	115	117
do. 50 year L. C. Bonds, 5 1/2 %	108	107
Grand Trunk Con. stock	100	7 1/2
5 % perpetual debenture stock	100	133 1/2
do. Eq. bonds, 2nd charge 5 %	10	131 1/2
do. First preference	10	81 1/2
do. Second preference stock	100	22 1/2
do. Third preference stock	100	135 1/2
Great Western per 5 % debenture stock	100	106 109
Midland Stg. 1st mtg. bonds, 5 %	100	106 109
Toronto, Grey & Bruce 4 % stg. bonds, 1st mortgage	100	108 110

SECURITIES.

London
July 14

Dominion 5 % stock, 1908, of Ry. loan	106	108
do. 4 1/2 % do. 1904, 5, 6, 8	102	107
do. 4 1/2 % do. 1910, Ins. stock	106	108
do. 5 1/2 % do. Ins. stock	104	106
Montreal Sterling 5 % 1908	109	106
do. 5 % 1874	109	106
do. 1879, 5 %	103	108
City of Toronto Water Works Deb., 1906, 5 %	104	112
do. do. gen. con. deb. 1919, 5 %	110	112
do. do. stg. bonds	105	107
do. do. Local Imp. Bonds 1911, 4 1/2 %	100	104
do. do. Bonds	121	103
City of Ottawa, Stg.	104	108
do. do. 4 1/2 % 20 year debts	108	110
City of Quebec, con.,	113	115
do. do. sterling deb.	117	119
do. do. Vancouver,	106	108
do. do.	108	108
City of Winnipeg, deb.	107	109
do. do.	114	116
do. do.	113	116