

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.
E. 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 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. MOBERLY, 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	1896
Premium income	\$ 89,264 57	\$ 84,741 16	\$ 78,443 38
Interest income	9,603 03	1,648 92	37,443 38
Total income	118,921 60	86,390 08	115,886 76
Net assets	253,421 79	245,544 53	30,544 53
Gross assets	551,656 19	49,467 73	446,969 00
Reserve	921,197 21	3,183,963 15	378,616 00
New Insurance	1,165,829 00	446,969 00	378,616 00
Insurance in force	3,183,963 15	378,616 00	446,969 00
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
o, 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, Nov. 28, '98		Cash val. per shar
British North America	9943	\$4,866,666	\$4,866,666	1,450,000	2 1/2 %	120	125	290.19
Commercial Bank, Windsor, N.S.	40	500,000	500,000	96,000	3	110	115	41.00
Halifax Banking Co.	90	500,000	500,000	375,000	3 1/2	155 1/2	160	31.10
Merchants Bank of Halifax	100	1,999,600	1,933,590	1,677,492	3 1/2	180	185	180.00
New Brunswick	100	500,000	500,000	600,000	4	300	301 1/2	300.00
Nova Scotia	100	1,755,100	1,752,280	2,008,601	4	219	222 1/2	219.00
People's Bank of Halifax	90	700,000	700,000	230,000	3	115 1/2	118	53.10
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	.....	.....	.....
Union Bank, Halifax	50	500,000	500,000	250,000	3 1/2	154	158	77.00
Yarmouth	75	300,000	300,000	30,000	2 1/2	92	97	65.00
Eastern Townships	50	1,500,000	1,500,000	850,000	3 1/2	.....	.....	.....
Hochelaga	100	1,494,000	1,433,560	565,000	3 1/2	.....	146	.....
La Banque Jacques Cartier	25	500,000	500,000	265,000	3	.....	.....	.....
La Banque Nationale	30	1,900,000	1,900,000	1,500,000	3	.....	.....	.....
Molson	50	2,000,000	2,000,000	1,625,000	4 1/2	190	9 1/2	95.00
Quebec	100	2,500,000	2,500,000	700,000	3	125	.....	125.00
Ville Marie	100	.....	.....	.....	.....	.....	.....	.....
Union Bank of Canada	100	2,000,000	2,000,000	450,000	3	.....	.....	.....
British Columbia	100	2,919,996	2,919,996	496,666	3 1/2	.....	.....	.....
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	147 1/2	148 1/2	73.87
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	270	272	135.00
Hamilton	100	1,500,000	1,498,660	1,000,000	4	193	.....	192.00
Imperial	100	3,406,700	2,385,385	1,425,500	4 1/2	215	216	215.00
Merchants Bank of Canada	100	6,000,000	6,000,000	2,600,000	3 1/2	164 1/2	.....	164.50
Montreal	900	12,000,000	12,000,000	6,000,000	5	262	.....	524.00
Ontario	100	1,000,000	1,000,000	110,000	2 1/2	136 1/2	.....	130.50
Ottawa	100	1,331,700	1,580,680	1,215,510	4	200	.....	200.00
Standard	50	1,000,000	1,000,000	600,000	4	193	.....	96.00
Toronto	100	2,000,000	2,000,000	1,800,000	5	214	.....	214.00
Traders	100	840,000	829,520	70,000	3	111	.....	111.00
Western	100	500,000	388,239	118,000	3 1/2	.....	.....	.....
LOAN COMPANIES.								
UNDER BUILDING SOCIETIES ACT, 1859								
Agricultural Savings & Loan Co.	50	630,200	630,200	170,000	3	117	119	58.50
Building & Loan Association	25	750,000	750,000	100,000	3	40	60	10.00
Canada Perm. Loan & Savings Co.	50	5,000,000	2,600,000	1,900,000	3	125	136	62.50
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	115	.....	57.50
Dominion Sav. & Inv. Society	50	1,000,000	934,900	10,000	2 1/2	75 1/2	77	37.75
Freehold Loan & Savings Company	100	3,331,500	1,319,100	300,000	3	75	85	75.00
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	780,000	4 1/2	180	.....	90.00
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	112 1/2	116	112.50
Landed Banking & Loan Co.	100	700,000	700,000	160,000	3	112	115	112.00
London Loan Co. of Canada	50	679,700	661,850	81,000	.....	107	112	58.50
Ontario Loan & Deben. Co., London ...	50	2,000,000	1,900,000	490,000	3	123	.....	61.00
Ontario Loan & Savings Co., Oshawa ...	50	300,000	300,000	75,000	.....	.....	.....	12.50
People's Loan & Deposit Co.	50	600,000	600,000	40,000	3	35	30	90.00
Union Loan & Savings Co.	50	1,095,400	695,045	100,000	1 1/2	40	.....	90.00
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	770,000	3	.....	114	.....
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. Ltd.	100	2,500,000	1,950,000	360,000	1 1/2 *	134	.....	134.00
London & Ont. Inv. Co., Ltd. do.	100	2,750,000	550,000	100,000	3	.....	100	.....
London & Can. Ln. & Agcy. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2 *	60	70	30.00
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	.....	.....	50	.....
"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	.....	95	.....
Real Estate Loan Co.	40	578,840	373,730	50,000	3	64	.....	32.55
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	125	.....	126.00

INSURANCE COMPANIES						RAILWAYS.		Par value Sh.	London Nov. 18
ENGLISH (Quotations on London Market)									
No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share per value	Amount paid.	Last Sale Nov. 18				
	%								
250,000	8 ps	Alliance	90	21-5	94 1/2	Canada Central 5% 1st Mortgage		\$100	98 3/4
50,000	30	C. Union F. L. & M.	50	5	11 1/2	Canada Pacific Shares, 5% .....		.....	115 1/2
900,000	8 1/2	Guardian F. L.	10	5	10 1/2	C. P. R. 1st Mortgage Bonds, 5% .....		.....	104 1/2
60,000	25	Imperial Lim.	90	5	26 1/2	do. 50 year L. G. Bonds, 5 1/2 % .....		.....	104 1/2
138,498	6 1/2	Lancashire F. & L.	90	9	32 1/2	Grand Trunk Con. stock		100	7 1/2
35,888	20	London Ass. Corp.	25	12 1/2	55 1/2	5% perpetual debenture stock .....		.....	137 1/2
10,000	17 1/2	London & Lan. L.	10	9	7 1/2	do. Eq. bonds, 2nd charge 6% .....		.....	133 1/2
85,100	24	London & Lan. F.	25	24	16 1/2	do. First preference,		10	85 1/2
245,640	30	Liv. Lon. & G. F. & L.	100	10	47 1/2	do. Second preference stock .....		.....	57 1/2
90,000	30	Northern F. & L.	100	10	76 7/8	do. Third preference stock .....		.....	22 1/2
110,000	30 ps	North British & Mer	25	6 1/2	38 3/8	Great Western per 5% debenture stock		100	133 1/2
53,776	35	Phoenix	50	5	40 1/2	Midland Stg. 1st mtg. bonds, 5%		100	104 1/2
125,234	6 1/2	Royal Insurance	90	3	48 1/2	Toronto, Grey & Bruce 4% stg. bonds,		100	100 1/2
50,000	.....	Scottish Imp. F. & L.	10	1	.....	1st mortgage .....		.....	.....
10,000	.....	Standard Life	50	19	.....				
240,000	8 1/2 ps	Sun Fire	10	10	10 1/2				