

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 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, \$28,355,000;
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;

An increase of
Premium income.....\$ 89,264 57 \$ 14,741 16
Interest income.....9,673 03 1,648 93
Total income.....118,921 60 37,443 38
Net assets.....253,421 79 25,544 53
Gross assets.....581,686 19 30,544 53
Reserve.....231,197 91 49,467 73
New Insurance.....1,765,829 00 446,989 00
Insurance in force.....3,183,963 15 378,616 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		Cash val. per share
						HALIFAX, Nov. 21, 91		
British North America	\$243	\$4,866,666	\$4,866,666	1,460,000	2 1/2 %	120	124	299.19
Commercial Bank, Windsor, N.S.	40	500,000	500,000	96,000	3	111	115	44.00
Halifax Banking Co.	20	500,000	500,000	375,000	3 1/2	155 1/2	160	31.10
Merchants Bank of Halifax	100	1,999,600	1,933,323	1,577,492	5 1/2	179 1/2	185	179.50
New Brunswick	100	500,000	500,000	600,000	3	300	301 1/2	301.00
Nova Scotia	100	1,755,100	1,753,280	2,006,601	4	220	222 1/2	290.00
People's Bank of Halifax	20	700,000	700,000	233,000	5	115	118	23.70
People's Bank of N.B.	150	180,000	180,000	140,000	4	.....	.....	.....
St. Stephen's	100	900,000	900,000	45,000	2 1/2	.....	.....	.....
Union Bank, Halifax	50	500,000	500,000	250,000	5 1/2	154	158	77.00
Yarmouth	75	300,000	300,000	33,000	2 1/2	93	97	66.75
Eastern Townships	50	1,500,000	1,500,000	850,000	3 1/2	.....	.....	.....
Hochelaga	100	1,484,000	1,433,360	565,000	3 1/2	15 1/2	.....	150.00
La Banque Jacques Cartier	95	500,000	500,000	265,000	3	.....	.....	.....
La Banque Nationale	30	1,900,000	1,900,000	150,000	5	.....	.....	.....
Molson	50	2,000,000	2,000,000	1,633,000	4 1/2	206	.....	103.00
Quebec	100	2,500,000	2,500,000	703,000	3	145	.....	195.00
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	498,666	2 1/2	.....	.....	.....
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	147 1/2	149	73.87
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	268	270	134.00
Hamilton	100	1,500,000	1,493,650	1,000,000	4	194	.....	194.00
Imperial	100	2,406,700	2,285,385	1,355,500	4 1/2	215	216	215.30
Merchants Bank of Canada	100	6,000,000	6,000,000	2,600,000	3 1/2	164	.....	164.00
Montreal	200	12,000,000	12,000,000	6,000,000	5	261	262	528.00
Ontario	100	1,000,000	1,000,000	110,000	2 1/2	130	130 1/2	130.00
Ottawa	100	1,311,700	1,563,680	1,215,510	4	200	.....	200.00
Standard	50	1,000,000	1,000,000	600,000	4	192	.....	96.00
Toronto	100	2,000,000	2,000,000	1,830,000	5	213	.....	243.00
Traders	100	840,000	829,320	70,000	3 1/2	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	680,200	530,200	170,000	5	117	119	58.50
Building & Loan Association	25	750,000	750,000	103,000	3	35	50	8.75
Canada Perm. Loan & Savings Co.	50	5,000,000	2,800,000	1,903,000	3	127	135	63.50
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	113	.....	56.00
Dominion Sav. & Inv. Society	50	1,000,000	934,900	10,000	2 1/2	75 1/2	.....	37.69
Freehold Loan & Savings Company	100	3,221,500	1,319,100	300,000	4 1/2	180	.....	90.00
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	783,000	3 1/2	112	116	112.00
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	111 1/2	115	111.75
Landed Banking & Loan Co.	100	700,000	700,000	160,000	3	107	113	53.50
London Loan Co. of Canada	50	679,700	661,850	81,000	.....	122	.....	61.00
Ontario Loan & Deben. Co., London ..	50	2,000,000	1,900,000	490,000	3	.....	.....	.....
Ontario Loan & Savings Co., Oshawa ..	50	300,000	300,000	75,000	3	35	30	12.50
People's Loan & Deposit Co.	50	600,000	600,000	40,000	3	39	43	19.50
Union Loan & Savings Co.	50	1,095,400	495,045	100,000	1 1/2	110	125	55.00
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	770,000	3	.....	.....	.....
UNDER PRIVATE ACTS.								
Brit. Can. L. & Inv. Co. Ltd., (Dom. Par.)	100	1,937,900	398,481	190,000	3	.....	100	.....
Central Can. Loan and Savings Co.	100	2,500,000	1,250,000	360,000	1 1/2	131	.....	134.00
London & Ont. Inv. Co., Ltd.	100	2,750,000	550,000	100,000	3	.....	88	.....
London & Can. Ln. & Agcy. Co. Ltd.	50	5,000,000	700,000	210,000	1 1/2	65	70	32.50
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	.....	85	.....
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	373,790	50,000	2	64	.....	32.56
ONT. JT. STE. LETT. PAT. ACT, 1874.								
British Mortgage Loan Co.	100	450,000	318,191	170,000	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 1/2	.....	8.50

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 Nov. 11
%					
250,000	8 ps	Alliance	90	21-5	9 1/2 10 1/2
50,000	30	C. Union F. L. & M.	50	5	11 1/2 4 1/2
200,000	8 1/2	Guardian F. & L.	10	5	10 1/2 10 1/2
60,000	25	Imperial Lim.	20	5	20 1/2 27 1/2
125,498	6 1/2	Lancashire F. & L.	20	2	32 1/2
35,899	20	London Ass. Corp.	25	12 1/2	55 56
10,000	17 1/2	London & Lan. L.	10	2	7 1/2 8
85,101	24	London & Lan. F.	25	2 1/2	16 16 1/2
245,840	20	Liv. Lon. & G. F. & L.	Stk.	9	47 1/2 48 1/2
30,000	30	Northern F. & L.	100	10	77 79
110,000	30 ps	North British & Mer	25	6 1/2	37 1/2 38 1/2
53,776	35	Phoenix	50	5	40 41
125,224	6 1/2	Royal Insurance	20	3	49 50
50,000	.....	Scottish Imp. F. & L.	10	1	.....
10,000	.....	Standard Life	50	12	.....
240,000	8/6ps	Sun Fire	10	10	10 1/2 10 1/2

CANADIAN.

No. Shares or amt. Stock.	Yearly Divi- dend.	NAME OF COMPANY	Share Par value	Amount paid.	Last Sale Nov. 23
15,000	7	Brit. Amer. F. & M.	\$50	\$50	125 126
2,500	20	Canada Life	400	50	50
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	50	25	270
50,000	10	Western Assurance	40	20	185 165

DISCOUNT RATES.

London, Nov. 11

Bank Bills, 3 months	4 1/2	0
do. 6 do	5 1/2	0
Trade Bills, 3 do	4 1/2	4 1/2
do. 6 do.	4 1/2	4 1/2

RAILWAYS.

	Par value & Sh.	London Nov. 11
Canada Central 5 1/2 1st Mortgage	\$100	97 1/2 97 1/2
Canada Pacific Shares, 3 1/2 % .....	.....	115 117
C. P. R. 1st Mortgage Bonds, 5 1/2 % .....	.....	104 106
do. 50 year L. G. Bonds, 3 1/2 % .....	.....	7 1/2 7 1/2
Grand Trunk Con. stock	100	137 140
5 1/2 % perpetual debenture stock .....	.....	133 136
do. Eq. bonds, 2nd charge 6 1/2 % .....	.....	85 86 1/2
do. First preference	10	5 1/2 5 1/2
do. Second preference stock .....	.....	22 23
do. Third preference stock .....	.....	133 136
Great Western per 5 1/2 % debenture stock	100	104 106
Midland Sig. 1st mtg. bonds, 5 1/2 %	100	109 111
Toronto, Grey & Bruce 4 1/2 % stg. bonds, 1st mortgage	100	.....

SECURITIES.

	London Nov. 11
Dominion 5 1/2 % stock, 1903, of Ry. loan	105 106
do. 4 1/2 % do. 1904, 5, 6, 8	101 106
do. 4 1/2 % do. 1910, Ins. stock	107 109
do. 3 1/2 % do. Ins. stock	106 107
Montreal Sterling 5 1/2 % 1908	101 104
do. 5 1/2 % 1874	101 104
do. 1879, 5 1/2 %	103 105
City of Toronto Water Works Deb., 1906, 6 1/2 %	110 112
do. do. gen. con. deb. 1919, 5 1/2 %	108 108
do. do. stg. bonds 1922, 4 1/2 %	110 104
do. do. Local Imp. Bonds 1913, 4 1/2 %	121 103
do. do. Bonds 1929 3 1/2 %	106 108
City of Ottawa, Stg. 1904, 8 1/2 %	106 108
do. do. 4 1/2 % 90 year debts	111 113
City of Quebec, con., 1905, 6 1/2 %	117 119
do. do. 1908, 6 1/2 %	106 108
do. do. sterling deb. 1923, 4 1/2 %	104 106
do. do. Vancouver, 1921, 4 1/2 %	105 107
do. do. 1922, 4 1/2 %	114 116
City Winnipeg, deb. 1907, 6 1/2 %	119 114
do. do. deb. 1914, 6 1/2 % .....	.....