

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, \$38,355,000;
Annual Revenue from Fire and Life Premiums and from
Interest on Invested Funds, \$5,715,000; deposited with
Dominion Government for Canadian Policyholders
\$200,000.

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.....\$	89,264 57
Interest income.....\$	14,741 16
Total income.....	104,005 73
Net assets.....	253,421 79
Gross assets.....	581,686 19
Reserve.....	221,197 21
New insurance.....	1,165,829 00
Insurance in force.....	3,183,963 15
And decreases in death claims, death rate, in ratio of expenses to new insurance, in interest due and accrued, and outstanding premiums.	446,469 00
	378,616 00

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 R. H. Matson, General Manager for Canada,
37 Yonge St., Toronto, Ont.

The Farmers' and Traders'

Liberal Policies LIFE AND ACCIDENT
Economic Management. ASSURANCE CO. Limited.

Head Office, ST. THOMAS, ONT.

Authorized Capital.....\$500,000 00
Subscribed Capital.....\$500,000 00

H. STILL, Pres. JOHN CAMPBELL Vice-Pres.
D. E. GALBRAITH, Secretary.

Agents wanted to represent the Company

STOCK AND BOND REPORT.

BANKS	Share.	Capital Sub- scribed.	Capital Paid-up.	Rest.	Divi- dend last 6 Months.	CLOSING PRICES	
						Toronto, April 27, 99	Cash val. per share
British Columbia.....	\$100	\$2,919,996	\$2,919,996	\$486,666	2 1/2	123 1/2	299.29
British North America.....	24 1/2	4,866,666	4,866,666	1,387,000	3 1/2	150	75.00
Canadian Bank of Commerce.....	50	6,000,000	6,000,000	1,000,000	3 1/2	110	44.00
Commercial Bank, Windsor, N.S.	40	500,000	349,172	90,000	3 1/2	25 1/2	133.38
Dominion.....	50	1,500,000	1,500,000	1,500,000	3 1/2	145	79.50
Eastern Townships.....	50	1,500,000	1,500,000	835,000	3 1/2	153 1/2	30.70
Halifax Banking Co.	80	500,000	500,000	375,000	3 1/2	191 1/2	191.75
Hamilton.....	100	1,484,100	1,470,110	911,468	4	130	130.00
Hochelaga.....	100	1,241,900	1,233,130	450,000	3 1/2	214 1/2	214.50
Imperial.....	100	2,000,000	2,000,000	1,800,000	4 1/2	82	81.00
La Banque du Peuple.....	suspended	500,000	500,000	850,000	3	72	14.90
La Banque Jacques Cartier.....	25	500,000	500,000	100,000	3	170	170.00
La Banque Nationale.....	80	1,800,000	1,800,000	2,600,000	3 1/2	184	184.00
Merchants Bank of Canada.....	100	6,000,000	6,000,000	1,250,000	3 1/2	249	498.00
Merchants Bank of Halifax.....	100	1,500,000	1,500,000	85,000	6	300	300.00
Molson.....	50	2,000,000	2,000,000	1,500,000	4	81 1/2	218.50
Montreal.....	900	13,000,000	12,000,000	6,000,000	4 1/2	126	126.00
New Brunswick.....	100	500,000	500,000	600,000	5	200	200.00
Nova Scotia.....	100	1,611,500	1,559,302	1,790,180	3 1/2	112 1/2	32.50
Ontario.....	100	1,000,000	1,000,000	140,000	3 1/2	116 1/2	18.75
Ottawa.....	100	1,500,000	1,600,000	1,170,000	4 1/2	191	95.50
People's Bank of Halifax.....	80	700,000	700,000	50,000	3 1/2	247	247.00
People's Bank of N.B.....	150	180,000	180,000	140,000	3	119	120
Quebec.....	100	2,500,000	2,500,000	650,000	3 1/2	147 1/2	73.75
St. Stephen's.....	100	900,000	900,000	45,000	3 1/2	120	120.00
Standard.....	50	1,000,000	1,000,000	600,000	3 1/2	70	70.00
Toronto.....	100	2,000,000	2,000,000	1,800,000	4	95	71.25
Traders.....	700	700,000	700,000	50,000	3 1/2	118	59.00
Union Bank, Halifax.....	50	500,000	500,000	250,000	3 1/2	108	108.00
Union Bank of Canada.....	100	2,000,000	1,997,275	350,000	3 1/2	109	109.00
Ville Marie.....	100	500,000	479,620	10,000	3	110 1/2	55.25
Western.....	100	500,000	387,739	118,000	3 1/2	123	61.50
Yarmouth.....	75	300,000	300,000	30,000	3 1/2	118	59.00

LOAN COMPANIES.

UNDER BUILDING SOCIETIES ACT, 1859

Agricultural Savings & Loan Co.....	50	630,000	530,200	170,000	3	108	54.00
Building & Loan Association.....	25	750,000	750,000	100,000	3	60	55.25
Canada Perm. Loan & Savings Co.	50	5,000,000	4,800,000	1,300,000	3	110 1/2	57.50
Canadian Savings & Loan Co.....	50	750,000	750,000	225,000	3	76	38.00
Dominion Sav. & Inv. Society.....	50	1,000,000	984,900	10,000	3	100	90.00
Freehold Loan & Savings Company.....	100	3,281,500	1,319,100	300,000	3 1/2	180	180.00
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	780,000	4 1/2	108	109.00
Hamilton Provident & Loan Soc.....	100	1,500,000	1,100,000	300,000	3	110 1/2	55.25
Landed Banking & Loan Co.....	100	700,000	688,098	160,000	3	123	61.50
London Loan Co. of Canada.....	50	679,700	661,850	81,000	3	118	59.00
Ontario Loan & Deben. Co., London ...	50	2,000,000	1,900,000	0,000	3 1/2	101	101.00
Ontario Loan & Savings Co., Oshawa...	50	300,000	300,000	75,000	3	101 1/2	55.25
People's Loan & Deposit Co.....	50	600,000	600,000	40,000	3	118	59.00
Union Loan & Savings Co.....	50	1,095,400	495,045	100,000	3	118	59.00
Western Canada Loan & Savings Co....	50	3,000,000	1,600,000	770,000	3	118	59.00

UNDER PRIVATE ACTS.

Brit. Can. L. & Inv. Co. Ld., (Dom. Par.)	100	1,937,900	398,481	190,000	3	100	100.00
Central Can. Loan and Savings Co.....	100	2,500,000	1,250,000	360,000	1 1/2	80	80.00
London & Ont. Inv. Co., Ltd. do.....	100	2,750,000	550,000	100,000	3	70	35.00
London & Can. L. & Agy. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2	35	35.00
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	61,000	0	35	35.00

"THE COMPANIES' ACT," 1877-1889.

Imperial Loan & Investment Co. Ltd....	100	839,850	720,647	160,000	3	90	90.00
Can. Landed & National Inv't Co., Ltd.	100	2,008,000	1,004,000	350,000	3	101 1/2	101.00
Real Estate Loan Co.....	40	578,840	373,730	50,000	2	101 1/2	101.00

ONT. JT. STE. LETT. PAT. ACT, 1874.

British Mortgage Loan Co.....	100	450,000	316,504	110,000	3	121	121.00
Ontario Industrial Loan & Inv. Co.....	100	466,800	314,386	150,000	3	121	121.00
Toronto Savings and Loan Co.....	100	1,000,000	600,000	115,000	3	121	121.00

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share Par value.	Amount paid.	Last Sale Apr. 14
250,000	8 ps	Alliance.....	80	21-5	10 1/2
50,000	30	C. Union F. L. & M.	50	45	46
900,000	30	Guardian F. & L.....	90	10 1/2	11
60,000	25	Imperial Lim.....	60	28	29
136,493	6 1/2	Lancashire F. & L.....	136	4	4 1/2
35,862	20	London Ass. Corp.....	35	12 1/2	13
10,000	17 1/2	London & Lan. L.....	10	7	7 1/2
77,363	21	London & Lan. F. & L.....	77	17 1/2	18
245,640	90	Liv. Lon. & G. F. & L.....	245	50	51
30,000	30	Northern F. & L.....	30	10	10 1/2
110,000	30 ps	North British & Mer	110	62	63 1/2
53,776	35	Phoenix.....	53	40 1/2	41 1/2
125,324	63 1/2	Royal Insurance.....	125	5	5 1/2
50,000		Scottish Imp. F. & L.....	50	1	1
10,000		Standard Life.....	10	18	19
240,000	8 1/2 ps	Sun Fire.....	240	10	11 1/2
CANADIAN.					
15,000	7	Brit. Amer. F. & M.....	150	126 1/2	127 1/2
2,500	90	Canada Life.....	400	50	50
10,000	15	Confederation Life.....	100	10	10 1/2
7,000	16	Sun Life Ass. Co.....	100	15	15 1/2
5,000	5	Quebec Fire.....	100	65	65
2,000	10	Queen City Fire.....	40	25	25 1/2
50,000	10	Western Assurance.....	40	20	16 1/2

DISCOUNT RATES.

London, Apr. 14

Bank Bills, 3 months.....	2 1/2-15	2 1/2
do. 6 do.....	2 1/2-16	2 1/2
Trade Bills, 3 do.....	2 1/2	2 1/2
do. 6 do.....	2 1/2	2 1/2

RAILWAYS.

Par value	Sh.	London
Canada Central 5% 1st Mortgage.....	100	99 101
Canada Pacific Shares, 5%.....	100	89 1/2 90 1/2
C. P. R. 1st Mortgage Bonds, 5%.....	100	117 119
do. 50 year L. G. Bonds, 5 1/2%.....	100	107 109
Grand Trunk Con. stock.....	100	24 24 1/2
5% perpetual debenture stock.....	100	140 143
do. Eq. bonds, 2nd charge 6%.....	100	133 136
do. First preference.....	100	81 83
do. Second preference stock.....	100	57 58
do. Third preference stock.....	100	94 1/2 95 1/2
Great Western per 5% debenture stock	100	134 137
Midland Stg. 1st mg. bonds, 5%.....	100	107 109
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage.....	100	110 113

SECURITIES.

Par value	Sh.	London
Dominion 5% stock, 1908, of Ry. loan.....	100	105 108
do. 4% do. 1904, 5, 6, 8.....	100	108 110
do. 4% do. 1910, Ins. stock.....	100	108 110
do. 3 1/2% do. Ins. stock.....	100	104 107 1/2
Montreal Sterling 5% 1908.....	100	102 105
do. 5% 1874.....	100	103 105
do. 1879, 5%.....	100	103 105
City of Toronto Water Works Deb., 1906, 6%.....	100	114 119
do. do. gen. con. deb. 1919, 5%.....	100	112 114
do. do. stg. bonds 1908, 4%.....	100	106 108
do. do. Local Imp. Bonds 1913, 4%.....	100	101 105
do. do. Bonds.....	100	108 110
City of Ottawa, Stg. 1904, 6%.....	100	107 109
do. do. 4 1/2% 30 year debts.....	100	113 115
City of Quebec, con., 1906, 6%.....	100	119 121
do. do. 1908, 6%.....	100	107 109
do. do. sterling deb. 1923, 4%.....	100	106 108
do. do. Vancouver, 1921, 4%.....	100	107 109
City of Winnipeg, deb. 1907, 6%.....	100	116 118
do. do. deb. 1914, 6%.....	100	114 116