

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.
K. 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, \$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,
\$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:

	1898	1897	1896
Premium income	\$ 83,264 57	\$ 14,741 16	\$ 1,618 93
Interest income	9,603 03	37,443 38	25,544 53
Total income	118,921 60	37,443 38	25,544 53
Net assets	253,421 79	37,443 38	25,544 53
Gross assets	551,686 19	37,443 38	25,544 53
Reserve	221,197 91	49,467 73	448,989 00
New insurance	1,185,829 03	378,616 00	378,616 00
Insurance in force	3,183,963 15	378,616 00	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-
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		Cash val. per share.
						HALIFAX, Sept. 23, 99	Sept. 27	
British North America	\$243	\$4,866,666	\$4,866,666	1,460,000	2 1/2	193 1/2	124 1/2	300.51
Commercial Bank, Windsor, N.S.	40	500,000	500,000	90,000	3	110	116	44.00
Halifax Banking Co.	90	500,000	500,000	375,000	3 1/2	152 1/2	157 1/2	30.55
Merchants Bank of Halifax	100	1,746,440	2,005,500	1,543,932	3 1/2	180	185	180.00
New Brunswick	100	500,000	500,000	600,000	6	300	301 1/2	900.00
Nova Scotia	100	1,755,100	1,746,440	2,906,500	4	220	224	220.00
People's Bank of Halifax	90	700,000	700,000	331,000	3	113	116	22.60
People's Bank of N.B.	150	180,000	180,000	110,000	4	151	154	75.59
St. Stephen's	100	300,000	300,000	45,000	2 1/2	92	97	66.00
Union Bank, Halifax	50	500,000	500,000	250,000	3 1/2	121	124	121.00
Yarmouth	75	300,000	300,000	33,000	2 1/2	116	118	116.00
Eastern Townships	50	1,500,000	1,500,000	850,000	3 1/2	115	117	37.50
Hochelaga	100	1,359,700	1,280,100	565,000	3 1/2	115	117	37.50
La Banque Jacques Cartier	85	500,000	500,000	265,000	3	115	117	37.50
La Banque Nationale	31	1,900,000	1,900,000	150,000	3	93	93	27.00
Molson	60	2,000,000	2,000,000	1,500,000	4 1/2	125	125	125.00
Quebec	100	4,500,000	4,500,000	703,000	3	116	118	116.00
Ville Marie	100	2,000,000	2,000,000	453,000	3	116	118	116.00
Union Bank of Canada	100	2,000,000	2,000,000	453,000	3	116	118	116.00
British Columbia	100	2,919,996	2,919,996	436,666	3 1/2	115	117	37.50
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	115	117	37.50
Dominion	50	1,500,000	1,500,000	1,300,000	3 1/2	115	117	37.50
Hamilton	100	1,499,730	1,497,190	1,000,000	4	115	117	37.50
Imperial	100	2,318,900	2,314,766	1,438,599	4 1/2	115	117	37.50
Merchants Bank of Canada	100	6,000,000	6,000,000	1,000,000	3 1/2	115	117	37.50
Montreal	300	12,000,000	12,000,000	6,000,000	5	115	117	37.50
Ontario	100	1,000,000	1,000,000	110,000	2 1/2	115	117	37.50
Ottawa	100	1,500,000	1,500,000	1,170,000	4	115	117	37.50
Standard	50	1,000,000	1,000,000	600,000	2 1/2	115	117	37.50
Toronto	100	2,000,000	2,000,000	1,300,000	4	115	117	37.50
Traders	100	635,000	606,933	70,000	3	115	117	37.50
Western	100	500,000	388,239	118,000	3 1/2	115	117	37.50
LOAN COMPANIES.								
UNDER BUILDING SOCIETIES ACT, 1859								
Agricultural Savings & Loan Co.	50	630,230	530,200	170,000	3	115	117	37.50
Building & Loan Association	25	750,000	750,000	100,000	3	115	117	37.50
Canada Farm Loan & Savings Co.	50	5,000,000	2,600,000	1,300,000	3	115	117	37.50
Dominion Savings & Loan Co.	50	750,000	750,000	225,000	3	115	117	37.50
Dominion Sav. & Inv. Society	50	1,000,000	934,900	10,000	2 1/2	115	117	37.50
Freehold Loan & Savings Company	100	3,221,500	1,819,100	300,000	3	115	117	37.50
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	780,000	4 1/2	115	117	37.50
Landed Bankers & Loan Soc.	100	1,500,000	1,100,000	300,000	3	115	117	37.50
London Banking & Loan Co.	100	700,000	700,000	160,000	3	115	117	37.50
Ontario Loan Co. of Canada	50	679,700	661,850	81,000	3 1/2	115	117	37.50
Ontario Loan & Deben. Co., London	50	2,000,000	1,900,000	490,000	3 1/2	115	117	37.50
Ontario Loan & Savings Co., Oshawa	50	300,000	300,000	75,000	3	115	117	37.50
People's Loan & Deposit Co.	50	600,000	600,000	40,000	3	115	117	37.50
Union Loan & Savings Co.	50	1,095,400	496,045	100,000	1 1/2	115	117	37.50
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	770,000	3	115	117	37.50
UNDER PRIVATE ACTS.								
Brit. Can. L. & Inv. Co. Ltd., (Dom. Par.)	100	1,237,900	898,481	190,000	3	115	117	37.50
Central Can. Loan and Savings Co.	100	2,500,000	1,250,000	365,000	1 1/2	115	117	37.50
London & Ont. Inv. Co., Ltd.	100	2,750,000	560,000	100,000	3	115	117	37.50
London & Can. L. & Agy. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2	115	117	37.50
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	...	115	117	37.50
"THE COMPANIES' ACT," 1877-1889.								
Imperial Loan & Investment Co. Ltd.	100	839,850	728,801	160,000	3	115	117	37.50
Can. Landed & National Inv't Co., Ltd.	100	9,008,000	1,004,000	350,000	3	115	117	37.50
Real Estate Loan Co.	40	578,840	373,730	50,000	2	115	117	37.50
ONT. JT. STK. LETT. PAT. ACT, 1874.								
British Mortgage Loan Co.	100	450,000	318,191	110,000	3	115	117	37.50
Ontario Industrial Loan & Inv. Co.	100	466,800	314,386	150,000	3	115	117	37.50
Toronto Savings and Loan Co.	100	1,000,000	600,000	115,000	3	115	117	37.50

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Divid.	NAME OF COMPANY	Share par value.	Amount paid.	Last Sale Sept. 15
250,000	8 ps	Alliance	90	91-5	92 1/2
50,000	30	C. Union F. L. & M.	50	5	42 1/2
200,000	8	Guardian F. & L.	10	5	10 1/2
60,000	25	Imperial F. L.	90	5	28 1/2
136,498	6 1/2	Lancashire F. & L.	90	5	38 1/2
35,892	30	London Ass. Corp.	95	12 1/2	55 1/2
10,000	17 1/2	London & Lan. F.	10	9	7 1/2
85,103	24	London & Lan. F.	95	2 1/2	16 1/2
245,640	90	Liv. Lon. & G. F. & L.	Stk.	9	45 50
30,000	30	Northern F. & L.	100	10	77 79
110,000	30 ps	North British & Mer	95	6 1/2	89 40
53,776	35	Phoenix	50	5	40 1/2
125,224	63 1/2	Royal Insurance	90	3	50 1/2
10,000	10	Scottish Imp. F. & L.	10	1	...
240,000	8 1/2 ps	Standard Life	50	12	...
15,000	7	Sun Fire	10	10	10 1/2
2,500	20	Brit. Amer. F. & M.	\$50	\$50	123 125
10,000	15	Confederation Life	100	10	278 300
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	230
53,000	10	Western Assurance	40	20	104 106
CANADIAN.					
15,000	7	Brit. Amer. F. & M.	\$50	\$50	123 125
2,500	20	Confederation Life	100	10	278 300
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	230
53,000	10	Western Assurance	40	20	104 106

DISCOUNT RATES.

London, Sept. 15

Bank Bills, 3 months	3 1/2-16	...
do. 6 do	3 1/2	...
Trade Bills, 3 do	3 1/2	...
do. 6 do	4	...

RAILWAYS.

	Par value	London Sept. 15
Canada Central 5% 1st Mortgage	...	100 102
Canada Pacific Shares, 5%	...	96 1/2 97
C. P. R. 1st Mortgage Bonds, 5%	...	115 117
do. 50 Year L. G. Bonds, 3 1/2%	...	104 106
Grand Trunk Con. stock	100	84 86
5% perpetual debenture stock	...	132 134
do. Eq. bonds, 2nd charge 5%	...	133 135
do. First preference	10	57 58
do. Second preference stock	...	59 60
do. Third preference stock	...	25 26
Great Western pref 5% debenture stock	100	134 136
Midland Stg. 1st mtg. bonds, 5%	100	106 108
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage	100	109 111

SECURITIES.

Dominion 5% stock, 1903, of Ry. loan	106	108
do. 4% do. 1904, 5, 6, 8	103	105
do. 4% do. 1910, Ins. stock	106	108
do. 3 1/2% do. Ins. stock	106	107
Montreal Sterling 5% 1908	106	108
do. 5% 1874	106	108
do. 1879, 5%	103	105
City of Toronto Water Works Deb., 1906, 6%	105	113
do. do. gen. con. deb. 1919, 5%	110	112
do. do. stg. bonds 1928, 4%	106	108
do. do. Local Imp. Bonds 1913, 4%	100	104
do. do. Bonds 1939 3 1/2%	121	123
City of Ottawa, Stg. 1904, 6%	108	110
do. do. 4 1/2% 90 year debts	108	110
City of Quebec, con., 1905, 6%	117	113
" " 1908, 6%	117	119
" " sterling deb. 1923, 4%	106	107
" Vancouver, 1931, 5%	106	106
" " 1933, 4%	105	107
City Winnipeg, deb. 1907, 6%	114	116
do do. deb 1914, 6%	113	115