

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 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 \$ 11,741 16
Interest income.....9,603 03 1,648 22
Total income.....118,921 60 37,443 38
Net assets.....253,421 79 25,544 53
Gross assets.....581,686 19 33,544 53
Reserve.....221,197 21 49,467 73
New insurance.....1,165,829 00 446,969 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-
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, Aug. 22, 99	Cash per share	
British North America	248	\$4,866,666	\$4,866,666	1,460,000	2 1/2 %	124	128	301.75
Commercial Bank, Windsor, N.S.	40	500,000	350,000	96,000	3	113	116	41.50
Halifax Banking Co.	90	500,000	500,000	375,000	3 1/2	152	156	96.00
Merchants Bank of Halifax	100	1,969,400	1,779,610	1,459,707	3 1/2	180	184	180.00
New Brunswick	100	500,000	500,000	600,000	6	300	301 1/2	300.00
Nova Scotia	100	1,755,100	1,726,790	2,003,420	4	215	220	215.00
People's Bank of Halifax	90	700,000	700,000	230,000	3	112 1/2	115	112.50
People's Bank of N.B.	150	180,000	180,000	140,000	4	.....	.....	.....
St. Stephen's	100	200,000	200,000	45,000	2 1/2	150	152	75.00
Union Bank, Halifax	50	500,000	500,000	350,000	3 1/2	93	97	69.75
Yarmouth	75	300,000	300,000	30,000	2 1/2	.....	.....	.....
Eastern Townships	50	1,800,000	1,500,000	850,000	3 1/2	.....	.....	.....
Hochelaga	100	1,250,000	1,250,000	565,000	3 1/2	152	.....	152.00
La Banque Jacques Cartier	95	500,000	500,000	265,000	3	.....	.....	.....
La Banque Nationale	30	1,900,000	1,900,000	150,000	3	.....	.....	.....
Molson	50	2,000,000	2,000,000	1,500,000	4 1/2	225	.....	125.00
Quebec	100	2,500,000	2,500,000	703,000	3	125	.....	.....
Ville Marie	100	.....	.....	.....	.....	Suspended Pay't	.....	.....
Union Bank of Canada	100	2,000,000	2,000,000	453,000	3	190	.....	.....
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	160	151	75.00
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	265	268	132.50
Hamilton	100	1,499,730	1,496,560	1,000,000	4	193	.....	193.00
Imperial	100	2,000,000	2,000,000	1,300,000	4 1/2	214 1/2	.....	214.75
Merchants Bank of Canada	100	6,000,000	6,000,000	2,600,000	3 1/2	168	.....	168.00
Montreal	200	12,000,000	12,000,000	6,000,000	5	262 1/2	.....	262.50
Ontario	100	1,000,000	1,000,000	110,000	2 1/2	130 1/2	.....	130.50
Ottawa	100	1,500,000	1,500,000	1,170,000	4	200	.....	200.00
Standard	50	1,000,000	1,000,000	600,000	4	191	.....	191.00
Toronto	100	2,000,000	2,000,000	1,800,000	5	240	.....	240.00
Traders	100	790,000	749,335	70,000	3	115 1/2	.....	115.75
Western	100	500,000	388,239	118,000	3 1/2	.....	.....	.....
LOAN COMPANIES.						*quarterly		
UNDER BUILDING SOCIETIES ACT, 1889						And 1 bonus		
Agricultural Savings & Loan Co.	50	680,230	530,200	470,000	3	115	117	57.50
Building & Loan Association	25	750,000	750,000	100,000	3	.....	.....	.....
Canada Perm. Loan & Savings Co.	50	5,000,000	2,600,000	1,200,000	3	112 1/2	.....	53.00
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	112 1/2	.....	37.50
Dominion Sav. & Inv. Society	50	1,000,000	934,909	10,000	2 1/2	75	83	8.00
Freehold Loan & Savings Company	100	3,281,800	3,319,100	300,000	4 1/2	180	.....	114.00
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	780,000	4 1/2	112	.....	112.00
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	111	.....	111.00
Landed Banking & Loan Co.	100	700,000	700,000	180,000	3	109	111	50.00
London Loan Co. of Canada	50	679,700	661,850	81,000	3 1/2	120	.....	10.00
Ontario Loan & Deben. Co., London ..	50	2,000,000	1,800,000	490,000	3 1/2	.....	.....	.....
Ontario Loan & Savings Co., Oshawa ..	50	300,000	300,000	75,000	3	90	90	56.50
People's Loan & Deposit Co.	50	600,000	600,000	40,000	3	.....	.....	.....
Union Loan & Savings Co.	50	1,095,400	695,045	100,000	2 1/2	113	.....	.....
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	770,000	3	.....	.....	.....
UNDER PRIVATE ACTS.						*quarterly		
Brit. Can. L. & Inv. Co. Ld., (Dom. Par.)	100	1,937,900	398,481	180,000	3	.....	100	183.00
Central Can. Loan and Savings Co.	100	2,500,000	1,350,000	360,000	1 1/2	133	.....	38.50
London & Ont. Inv. Co., Ltd.	do.	2,750,000	550,000	100,000	5	65	74	45.00
London & Can. Ln. & Agy. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2	45	50	.....
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	.....	.....	.....	.....
"THE COMPANIES' ACT," 1877-1889.						*quarterly		
Imperial Loan & Investment Co. Ltd.	100	839,850	728,801	160,000	3	.....	90	.....
Can. Landed & National Inv't Co., Ltd.	100	2,008,000	1,004,000	350,000	3	.....	102	.....
Real Estate Loan Co.	40	578,840	373,730	50,000	3	64	.....	.....
ONT. JT. STE. LETT. PAT. ACT, 1874.						*quarterly		
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	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 Aug. 11
250,000	8 ps	Alliance	20	21-5	10 10 1/2
50,000	30	C. Union F. L. & M.	50	5	42 1/2
900,000	8	Guardian F. & L.	10	5	104 1/2
60,000	25	Imperial Lim.	20	5	27 28
136,498	6 1/2	Lancashire F. & L.	20	3	32 1/2
35,868	30	London Ass. Corp.	25	12 1/2	55 57
10,000	17 1/2	London & Lan. L.	10	2	7 7 1/2
85,103	24	London & Lan. F.	25	2 1/2	16 17
245,640	90	Liv. Lon. & G. F. & L. Stk.	5	42 1/2	49 1/2
30,000	30	Northern F. & L.	100	10	78 30
110,000	30 ps	North British & Mer	25	6 1/2	39 40
53,776	35	Phoenix	50	5	40 1/2
125,234	63 1/2	Royal Insurance	20	3	50 1/2
50,000	.....	Scottish Imp. F. & L.	10	1	.....
10,000	.....	Standard Life	50	12	.....
240,000	8/6 ps	Sun Fire	10	10	10 1/2
CANADIAN.					
15,000	7	Brit. Amer. F. & M.	50	50	124 1/2
9,500	20	Canada Life	400	50	600
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	.....
9,000	10	Queen City Fire	50	25	200
53,000	10	Western Assurance	40	90	182 1/2

DISCOUNT RATES.

London, Aug. 11

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

RAILWAYS.

	Par value \$ Sh.	London Aug. 11
Canada Central 5% 1st Mortgage .....	.....	100 100
Canada Pacific Shares, 5%	\$100	104 1/2
C. P. R. 1st Mortgage Bonds, 5% .....	.....	116 1/2
do. 50 year L. G. Bonds, 3 1/2% .....	.....	104 1/2
Grand Trunk Con. stock	100	7 1/2
5% perpetual debenture stock .....	.....	133 1/2
do. Eq. bonds, 2nd charge 6% .....	.....	133 1/2
do. First preference,	10	89 1/2
do. Second preference stock .....	.....	59 1/2
do. Third preference stock .....	.....	25 1/2
Great Western per 5% debenture stock	100	134 1/2
Midland Stg. 1st mtg. bonds, 5%	100	106 1/2
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage	100	109 1/2

SECURITIES.

	London Aug. 11
Dominion 5% stock, 1908, of Ry. loan	105 1/2
do. 4% do. 1904, 5, 6, 8	102 1/2
do. 4% do. 1910, Ins. stock	106 1/2
do. 3 1/2% do. Ins. stock	106 1/2
Montreal Sterling 5% 1908	108 1/2
do. 5% 1874	108 1/2
do. 1879, 5%	103 1/2
City of Toronto Water Works Deb., 1906, 6%	104 1/2
do. do. gen. con. deb. 1919, 5%	110 1/2
do. do. stg. bonds 1908, 4%	106 1/2
do. do. Local Imp. Bonds 1913, 4%	100 1/2
do. do. Bonds	101 1/2
City of Ottawa, Stg.	106 1/2
do. do. 4 1/2% 20 year debts	108 1/2
City of Quebec, con.,	111 1/2
do. do. sterling deb.	103 1/2
do. Vancouver,	106 1/2
do. Winnipeg, deb.	103 1/2
do. do. deb.	114 1/2