

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 2900.

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. 2909.

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,
\$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 \$ 83,264 57 \$ 14,741 16
Interest income 9,603 03 1,648 28
Total income 118,921 80 37,443 38
Net assets 253,421 79 30,544 53
Gross assets 581,686 19 30,544 53
Reserve 921,197 21 48,467 73
New insurance 1,165,829 09 448,969 09
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 Subscribed.	Capital Paid-up.	Rest.	Dividend last 6 Months.	CLOSING PRICES		Cash val per share
						HALIFAX, Aug. 29, 99	MONTREAL, Aug. 30	
British North America	\$945	\$4,866,666	\$4,866,666	1,460,000	3 1/2 %	194	127 1/2	301.72
Commercial Bank, Windsor, N.S.	40	500,000	500,000	90,000	3	111	114	14.60
Halifax Banking Co.	90	500,000	500,000	375,000	3 1/2	152 1/2	155	37.50
Merchants Bank of Halifax	100	1,969,400	1,779,610	1,459,707	3 1/2	180	185	180.00
New Brunswick	100	500,000	500,000	600,000	6	300	301 1/2	300.00
Nova Scotia	100	1,755,100	1,725,790	2,008,490	4	215	220	315.00
People's Bank of Halifax	90	700,000	700,000	230,000	3	113 1/2	116	22.70
People's Bank of N.B.	150	180,000	180,000	140,000	4	150 1/2	154	75.12
St. Stephen's	100	900,000	900,000	45,000	3 1/2	94	98	70.50
Union Bank, Halifax	50	500,000	500,000	250,000	3 1/2	150 1/2	154	75.12
Yarmouth	75	900,000	800,000	30,000	2 1/2	94	98	70.50
Eastern Townships	50	1,500,000	1,500,000	850,000	3 1/2	150	151	75.00
Hochelaga	100	1,250,000	1,250,000	565,000	3 1/2	150	151	75.00
La Banque Jacques Cartier	25	500,000	500,000	265,000	3	153 1/2	154	103.00
La Banque Nationale	30	1,900,000	1,900,000	150,000	3	145	145	185.00
Molson	50	2,000,000	2,000,000	1,500,000	4 1/2	206	225	103.00
Quebec	100	4,500,000	4,500,000	703,000	3	145	145	185.00
Ville Marie	100	1,000,000	1,000,000	453,000	3	145	145	185.00
Union Bank of Canada	100	2,000,000	2,000,000	453,000	3	145	145	185.00
British Columbia	100	2,919,996	2,919,996	486,666	2 1/2	115	117	57.00
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	150	151	75.00
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	150	151	75.00
Hamilton	100	1,499,700	1,496,560	1,000,000	4	254 1/2	267	193.40
Imperial	100	2,800,000	2,000,000	1,300,000	4 1/2	193	193	215.50
Merchants Bank of Canada	100	6,000,000	6,000,000	4,600,000	3 1/2	215 1/2	215 1/2	160.00
Montreal	500	13,000,000	13,000,000	6,000,000	5	169	169	524.00
Ontario	100	1,000,000	1,000,000	110,000	2 1/2	252	252	131.00
Ottawa	100	1,500,000	1,500,000	1,170,000	4	131	131	94.00
Standard	50	1,000,000	1,000,000	600,000	4	200	200	95.50
Toronto	100	2,000,000	2,000,000	1,800,000	5	191	191	344.00
Traders	100	790,000	749,335	70,000	3 1/2	114 1/2	115	114.00
Western	100	500,000	388,239	118,000	3 1/2	114 1/2	115	114.00
LOAN COMPANIES.								
UNDER BUILDING SOCIETIES ACT, 1889								
Agricultural Savings & Loan Co.	50	690,200	530,200	170,000	5	115	117	57.00
Building & Loan Association	25	750,000	750,000	100,000	3	120 1/2	124	64.25
Canada Perm. Loan & Savings Co.	50	5,000,000	2,600,000	1,900,000	3	124 1/2	124	57.00
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	114	114	37.00
Dominion Sav. & Inv. Society	50	1,000,000	934,900	10,000	2 1/2	75	78	37.00
Freehold Loan & Savings Company	100	3,281,500	1,819,100	300,000	3	9	9	6.00
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	780,000	4 1/2	180	190	114.00
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	119	119	111.00
Landed Banking & Loan Co.	100	700,000	700,000	180,000	3	111	111	111.00
London Loan Co. of Canada	50	679,700	661,880	81,000	3	109	110	90.75
Ontario Loan & Deben. Co., London	50	2,000,000	1,200,000	490,000	3 1/2	120 1/2	120 1/2	10.00
Ontario Loan & Savings Co., Oshawa	50	300,000	300,000	75,000	3	90	90	10.00
People's Loan & Deposit Co.	50	800,000	600,000	40,000	3	90	90	10.00
Union Loan & Savings Co.	50	1,095,400	895,045	100,000	1 1/2	45	40	56.75
Western Canada Loan & Savings Co.	50	8,000,000	1,600,000	770,000	3	113 1/2	113 1/2	56.75
UNDER PRIVATE ACTS.								
Brit. Can. L. & Inv. Co. Ltd., (Dom. Par.)	100	1,937,900	398,481	190,000	5	132	132	132.00
Central Can. Loan and Savings Co.	100	2,500,000	1,250,000	360,000	14*	80	100	80.00
London & Ont. Inv. Co., Ltd.	100	2,750,000	550,000	100,000	3	80	100	80.00
London & Can. L. & Ag. Co. Ltd. do.	50	5,000,000	700,000	210,000	14*	66	70	33.00
Man. & North-West. L. Co. (Dom. Par.)	100	1,800,000	875,000	51,000	...	45	50	45.00
"THE COMPANIES' ACT," 1877-1889.								
Imperial Loan & Investment Co. Ltd.	100	839,850	728,801	160,000	5	80	...	80.00
Can. Landed & National Inv't Co., Ltd.	100	2,008,000	1,004,000	350,000	3	...	101	25.00
Real Estate Loan Co.	40	578,840	373,790	50,000	3	64	...	25.00
ONT. JT. STK. LETT. PAT. ACT, 1874.								
British Mortgage Loan Co.	100	450,000	318,191	110,000	5	...	...	...
Ontario Industrial Loan & Inv. Co.	100	468,800	314,386	150,000	3	...	...	...
Toronto Savings and Loan Co.	100	1,000,000	800,000	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. 18
%					
980,000	8 ps	Alliance	90	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	101 1/2
60,000	25	Imperial Lim.	90	5	27 3/8
126,428	6 1/2	Lancashire F. & L.	90	9	32 1/2
85,262	90	London Ass. Corp.	25	12 1/2	55 1/2
10,000	17 1/2	London & Lan. L.	10	9	7 1/2
85,100	94	London & Lan. F.	95	2 1/2	16 1/2
245,640	20	Liv. Lon. & G. F. & L.	Stk.	9	42 1/2
30,000	30 ps	Northern F. & L.	100	10	78 30
110,000	30 ps	North British & Mer	25	6 1/2	89 40
53,776	35	Phoenix	50	5	41 1/2
125,284	63 1/2	Royal Insurance	90	8	50 1/2
50,000	...	Scottish Imp. F. & L.	10	1	...
10,000	...	Standard Life	50	18	...
940,000	8 1/2 ps	Sun Fire	10	10	104 1/2
CANADIAN.					
15,000	7	Brit. Amer. F. & M.	\$50	\$50	123 1/2
2,500	90	Canada Life	400	50	600
10,000	15	Confederation Life	100	10	875 300
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	...
50,000	10	Western Assurance	40	20	164 1/2

DISCOUNT RATES.

London, Aug. 18

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

RAILWAYS.

	Par value	London Aug. 18
Canada Central 5% 1st Mortgage	...	100 100
Canada Pacific Shares, 5%	\$100	99 99
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	73 76
5% perpetual debenture stock	...	133 132
do. Eq. bonds, 2nd charge 6 1/2%	...	183 182
do. First preference	10	96 96
do. Second preference stock	...	50 50
do. Third preference stock	...	24 25
Great Western per 5% debenture stock	100	134 135
Midland Stg. 1st mtg. bonds, 5%	100	106 106
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage	100	109 111

SECURITIES.

	Par value	London Aug. 18
Dominion 5% stock, 1908, of Ry. loan	...	105 106
do. 4% do. 1904, 5, 6, 8	...	102 102
do. 4% do. 1910, Ins. stock	...	108 108
do. 3 1/2% do. Ins. stock	...	108 108
Montreal Sterling 5% 1908	...	108 108
do. 5% 1879	...	103 103
City of Toronto Water Works Deb., 1906, 5%	...	104 104
do. gen. con. deb. 1919, 5%	...	108 108
do. stg. bonds 1908, 4%	...	108 108
do. Local Imp. Bonds 1913, 4%	...	109 109
City of Ottawa, Stg. Bonds	...	109 109
do. 1904, 5%	...	108 108
do. 4 1/2% 90 year debts	...	108 108
City of Quebec, con., 1906, 5%	...	111 111
do. 1908, 5%	...	117 117
do. 1908, 4%	...	108 108
do. 1908, 4%	...	108 108
do. 1908, 4%	...	108 108
City of Winnipeg, deb. do. deb.	...	114 114
do. 1914, 5%	...	112 112