

Insurance.

FIRE ONLY

Phoenix Insurance Comp'y

OF HARTFORD, CONN.

Cash Capital, \$2,000,000 00

GERALD E. HART, General Manager for
Canada and Newfoundland.

HEAD OFFICE, MONTREAL

RICHARD H. BUTT, Toronto Agent.

Agencies throughout the Dominion.

Provident Savings Life Assurance Society
OF NEW YORK.SHEPPARD HOMANS, PRESIDENT.
WILLIAM E. STEVENS, SECRETARY.
Agents wanted in unrepresented districts—this
Company's plans are very attractive and easily
worked. Liberal contracts will be given to experi-
enced agents, or good business men who want to
engage in life insurance.Apply to R. H. MATSON, General Manager
for Canada, 37 YONGE STREET, TORONTOCaledonian INSURANCE CO.,
Of Edinburgh

ESTABLISHED 1805.

THE OLDEST SCOTTISH FIRE OFFICE

Canadian Branch, 45 St. Francois Xavier St.,
MONTREAL.MUNTZ & BEATTY, LANSING LEWIS,
Toronto, Manager.
A. M. NAIRN, Inspector.

Millers' & Manufacturers' Ins. Co.

ESTABLISHED - 1885.

No 32 Church Street, Toronto.

The President, James Goldie, Esq., in moving
the adoption of the report on the business of 1892,
said: I have much pleasure in drawing your
attention to the fact that this company has veri-
fied, in a marked degree, every expectation set
forth in the original prospectus when organized
in 1885.

Up to the present time the insurers with this
company have made a saving, when compared
with the current exacted rates, of \$91,004.20.
And in addition thereto bonus dividends have
been declared to continuing members amounting
to \$21,522.72.

Besides achieving such result, we now also have,
over all liabilities—including a re-insurance re-
serve (based on the Government standard of 50
per cent. (50%), a cash surplus of 1.93 per cent.
to the amount of risk in force.

Such results emphasize more strongly than
any words I could add the very gratifying po-
sition this company has attained. I therefore,
with this concise statement of facts, have much
pleasure in moving the adoption of the report.

The report was adopted and the retiring Direc-
tors unanimously re-elected. The Board of Di-
rectors is now constituted as follows: James
Goldie, Guelph, president; W. H. Howland, To-
ronto, vice-president; H. N. Baird, Toronto;
Wm. Bell, Guelph; Hugh McCulloch, Galt; S.
Neelson, St. Catharines; George Pattinson, Pres-
ton; W. H. Story, Acton; J. L. Spink, Toronto;
A. Watts, Brantford; W. Wilson, Toronto.

HUGH SCOTT, THOS. WALMSLEY,
Mgr. and Sec'y. Treasurer.

NORTHERN

ASSURANCE COMPANY,

OF LONDON, ENG.

Branch Office for Canada:

1724 Notre Dame St., Montreal.

INCOME AND FUNDS (1892).

Capital and Accumulated Funds \$35,710,000
Annual Revenue from Fire and Life
Premiums, and from Interest upon
Invested Funds 5,495,000
Deposited with the Dominion Govern-
ment for security of Canadian Policy
Holders 200,000

G. H. MOBERLY, E. P. PEARSON,
Inspector. Agent, Toronto
ROBERT W. TYRE, MANAGER FOR CANADA

STOCK AND BOND REPORT.

BANKS.	Share.	Capital Sub- scribed.	Capital Paid-up.	Rest.	Divi- dend last 6 Mo's.	CLOSING PRICES.	
						TORONTO. Oct. 13.	Cash val. per share
British Columbia	20	\$2,920,000	\$2,920,000	\$1,790 475	6%	394 394	
British North America	\$243	4,866,886	4,866,886	1,338,333	3 1/2	148	357 64
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,100,000	3 1/2	137 1/2	78.62
Commercial Bank of Montreal	100	740,530	552,650	546,000	3 1/2		
Commercial Bank, Windsor, N.S.	40	500,000	260,000	80,000	3	109	43.60
Dominion	50	1,500,000	1,500,000	1,450,000	5	260	130.00
Eastern Townships	50	1,500,000	1,499,815	650,000	3 1/2		
Federal					3	In Liquidation.	
Halifax Banking Co.	20	500,000	500,000	210,000	8	115	23 00
Hamilton	100	1,250,000	1,251,000	850,000	4	159	159 00
Hochelaga	100	710,100	710,100	2 0 000	3		
Imperial	100	1,963,630	1,950,607	1,100,385	4	179	179 00
La Banque Du Peup e.	50	1,200,000	1,200,000	481,000	3		
La Banque Jacques Cartier	25	500,000	500,000	175,000	3		
La Banque Nationale	35	1,200,000	1,200,000	31,000	3		
Merchants' Bank of Canada	100	6,000,000	6,000,000	2,900,000	3 1/2	152 1/2	152 50
Merchants' Bank of Halifax	100	1,100,000	1,100,000	610,000	3	139	139 00
Molson	50	2,000,000	2,000,000	1,150,000	4	15 1/2	75 83
Montreal	200	18,000,000	18,000,000	6,000,000	5	217	222 00
New Brunswick	100	500,000	500,000	525,000	6	353	24 00
Nova Scotia	100	1,500,000	1,500,000	1,050,000	4	69	169 00
Ontario	100	1,500,000	1,500,000	345,000	3 1/2	110 1/2	110 50
Ottawa	100	1,500,000	1,243,360	710,992	4	149	149 00
People's Bank of Halifax	20	80,000	73,000	137,000	3	115	23 00
People's Bank of N. B.	50	180,000	180,000	108,000	4		
Quebec	100	3,000,000	2,500,000	550,000	3 1/2		
St. Stephen's	100	200,000	200,000	45,000	3		
Standard	50	1,000,000	1,000,000	500,000	4	164	168 00
Toronto	100	2,000,000	2,000,000	1,800,000	5	25 1/2	135 00
Union Bank, Halifax	50	500,000	500,000	121,000	3	120	60 00
Union Bank, Canada	100	1,200,000	1,200,000	200,000	3		
Ville Marie	100	500,000	479,500	20,000	3 1/2		
Western	100	500,000	365,005	80,000	3 1/2		
Yarmouth	75	300,000	300,000	60,000	3	121	90 75

LOAN COMPANIES.

UNDER BUILDING SOC'S ACT, 1859.	
Agricultural Savings & Loan Co.	50 630,000 625,278 110,000 3
Building & Loan Association	25 750,000 750,000 124,175 6
Canada Term, Loan & Savings Co.	50 5,000,000 2,600,000 1,420,000 3
Canadian Savings & Loan Co.	50 750,000 723,300 195,000 3 1/2
Dominion Sav. & Inv. Society	50 1,000,000 932,412 10,000 3
Freehold Loan & Savings Company	100 3,253,500 1,319,100 659,550 3
Farmers Loan & Savings Company	50 1,067,250 611,430 146,195 3 1/2
Huron & Erie Loan & Savings Co.	50 2,500,000 1,300,000 6,800,000 4 1/2
Hamilton Provident & Loan Soc.	100 1,500,000 1,100,000 545,000 3 1/2
Landed Banking & Loan Co.	100 700,000 685,100 135,000 3
London Loan Co. of Canada	50 879,700 631,500 69,500 3
Ontario Loan & Deben. Co., London	50 2,000,000 1,300,000 415,000 3 1/2
Ontario Loan & Savings Co., Oshawa	50 300,000 300,000 75,000 3 1/2
People's Loan & Deposit Co.	50 800,000 60,000 121,928 3 1/2
Union Loan & Savings Co.	50 1,000,000 679,850 235,000 4
Western Canada Loan & Savings Co.	50 3,000,000 1,500,000 171,000 5

UNDER PRIVATE ACTS.

Brit. Can. L. & Inv. Co. Ltd. (Dom. Par.)	100	1,620,000	1,832,268	105,000	3 1/2	117	120	117 00
Central Can. Loan and Savings Co.	100	2,500,000	1,000,000	2,400,000	3	119 1/2	123	119 25
London & Ont. Inv. Co., Ltd.	do.	2,750,000	550,000	155,000	3 1/2	118	120	118 00
London & Can. L. & Ag. Co. Ltd.	50	5,000,000	700,000	91,000	4	128	131	128 00
Land Security Co. (Ont. Legisla.)	100	1,382,300	548,498	562,000	5	155	165	155 00
Man. & North-West. L. Co. (Dom. Par.)	100	1,600,000	175,000	111,000	3 1/2	111	113	111 00

"THE COMPANIES' ACT," 1877-1889.	
Imperial Loan & Investment Co. Ltd.	100 840,000 661,000 161,500 3 1/2
Can. Landed & National Inv't Co. Ltd.	100 2,000,000 1,004,000 345,000 3 1/2
Real Estate Loan Co.	4 581,000 321,830 10,000 3

ONT. JT. STK. LETT. PAT. ACT, 1874.	
British Mortgage Loan Co.	100 450,000 311,363 67,000 3 1/2
Ontario Industrial Loan & Inv. Co.	100 466,800 314,316 190,000 3 1/2
Toronto Savings and Loan Co.	100 500,000 500,000 81,000 3

INSURANCE COMPANIES.

ENGLISH—(Quotations on London Market.)

No. Shares or amt. Stock.	Divi- dend.	NAME OF COMPANY.	Share par val.	Amount Paid.	Last Sale Oct. 5
250,000	8 ps	Alliance	20	21-5	9 9 1/2
50,000	25	U. Union F. L. & M.	50	5	16 27
100,000	5	Fire Ins. Assoc.	5	5	...
20,000	8 1/2	Guardian	100	60 1/2	2 1/2
60,000	32 ps	Imperial Lim.	20	5	25 26
136,438	10	Lancashire F. & L.	50	12 1/2	4 1/2
35,888	20	London Ass. Corp.	25	48	51
10,000	19	London & Lan. F.	10	3	4 1/2
17,368	20	London & Lan. F.	25	14	15
245,840	75	Liv. Lon. & G. F. & L.	50	10	41 1/2
30,000	25	Northern F. & L.	100	10	59 61
113,000	20 ps	North Brit. & Mer.	25	62	33 34 1/2
6,732	113 ps	Phoenix	50	60	33 238
122,334	5 1/2	Royal Insurance	50	3	42 1/2
50,000	...	Scottish Imp. F. & L.	10	1	...
10,000	...	Standard Life	50	18	...

CANADIAN.

10,000	7	Brit. Amer. F. & M.	\$50	\$50	117 120 1/2
2,500	15	Canada Life	400	60	810
5,000	18	Confederation Life	100	10	315
5,000	12	Sun Life Ass. Co.	100	12 1/2	940
5,000	5	Quebec City	100	65	...
2,000	10	Queen City Fire	50	25	300
10,000	10	Western Assurance	40	25	143 150

DISCOUNT RATES.

London, Oct. 5.

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

RAILWAYS.

	Par value per \$100	London Oct. 5
Canada Pacific Shares 3%	\$100	77 1/2 78
C. P. R. 1st Mortgage Bonds, 5%	...	113 115
do. 50 year L. G. Bonds, 3 1/2%	...	132 164
Canada Central 5% 1st Mortgage	...	106 108
Grand Trunk Con. stock	100	7 1/2 8
5% perpetual debenture stock	...	126 127
do. 1st pref. stock	...	124 126
do. 2nd pref. stock	...	103 105 1/2
do. 3rd pref. stock	...	35 38
Great Western 5% deb. stock	100	119 121
Midland Grey 1st mtg. bonds, 5%	100	106 108
Toronto, Grey & Bruce 4% 1st mtg.	100	99 101
Wellington, Grey & Bruce 7% 1st mtg.	...	100 102

SECURITIES.

	London Oct. 5.
Dominion 5% stock, 1903, of By. loan	111 113
do. 4% do. 1904, 5, 6, 8	106 108
do. 4% do. 1910, Ins. stock	106 108
do. 3 1/2% do.	103 105
Montreal Sterling 5% 1908	124 126
do. 5% 1914, 1908	124 126
do. 6% 1908	105 107
Toronto Corporation 5% 1897 Ster.	100 101
do. 5% 1896 Water Works	105 107
do. do. con. deb. 1896, 5%	102 104
do. do. gen. con. deb. 1910, 5%	110 112
do. do. 1922, 4%	101 103
City of London, 1st pref. Red. 1893	92 101
do. Waterworks	102 105
City of Ottawa, Stg.	100 103
do. do.	104 106
City of Quebec 5% Con.	113 115
do. do. 1878	106 108
City of Winnipeg, deb.	107 109
do. do. deb.	110 112