

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 3309.

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. 3309.

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,
\$300,000.

G. E. MOSERLY, 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 9,803 03 1,648 99
Total income 118,921 80 37,443 38
Net assets 253,421 79 25,544 53
Gross assets 551,686 19 31,544 53
Reserve 921,197 21 49,487 73
New insurance 1,165,829 00 446,989 00
Insurance in force 3,183,963 15 378,616 03
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. 8, 99	Cash val per share	
British North America	\$945	\$4,866,666	\$4,866,666	1,460,000	2 1/2 %	125 1/2	127 1/2	304.77
Commercial Bank, Windsor, N.S.	40	500,000	349,712	96,000	3	113	116	44.00
Halifax Banking Co.	90	500,000	500,000	375,000	3 1/2	152	157 1/2	37.40
Merchants Bank of Halifax	100	1,957,500	1,692,660	1,394,493	3 1/2	180	184 1/2	180.00
New Brunswick	100	500,000	500,000	600,000	6	300	301 1/2	300.00
Nova Scotia	100	1,700,000	1,700,000	1,991,000	4	215	220	215.00
People's Bank of Halifax	90	700,000	700,000	330,000	3	115	118	23.00
People's Bank of N.B.	150	180,000	180,000	140,000	4	.....	.....	.....
St. Stephen's	100	900,000	900,000	45,000	2 1/2	151 1/2	155	75.75
Union Bank, Halifax	50	500,000	500,000	250,000	2 1/2	94	98	70.50
Yarmouth	75	300,000	300,000	30,000	2 1/2	.....	.....	.....
MONTREAL, Aug. 9								
Eastern Townships	50	1,500,000	1,500,000	830,000	3 1/2	.....	.....	.....
Hochelaga	100	1,250,000	1,250,000	565,000	3 1/2	.....	.....	.....
La Banque Jacques Cartier	25	500,000	500,000	265,000	3	110	110	27.50
La Banque Nationale	30	1,900,000	1,900,000	150,000	3	.....	.....	.....
Molson's	50	2,000,000	2,000,000	1,500,000	4 1/2	206	2 20	103.00
Quebec	100	2,500,000	2,500,000	707,000	3	145	.....	195.00
Ville Marie	100	500,000	479,690	10,000	3	Suspended Pay't	.....	.....
Union Bank of Canada	100	2,000,000	2,000,000	457,000	3	120	122	120.00
TORONTO, Aug. 10								
British Columbia	100	2,919,998	2,919,998	496,666	2 1/2	.....	.....	.....
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	151	152	75.50
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	265	268	132.50
Hamilton	100	1,499,730	1,494,520	1,000,000	4	193	.....	193.00
Imperial	100	2,000,000	2,000,000	1,300,000	4 1/2	216 1/2	219	216.50
Merchants Bank of Canada	100	6,000,000	6,000,000	4,600,000	3 1/2	168	.....	168.00
Montreal	900	12,000,000	12,000,000	6,000,000	5	264	.....	525.00
Ontario	100	1,000,000	1,000,000	110,000	2 1/2	133	135	133.00
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	.....	95.50
Toronto	100	2,000,000	2,000,000	1,800,000	5	236	243	236.00
Traders	100	700,000	700,000	70,000	3	116	.....	116.00
Western	100	500,000	387,739	118,000	3 1/2	.....	.....	.....
LOAN COMPANIES.						Quarterly		
UNDER BUILDING SOCIETIES ACT, 1859						And 1 bonus		
Agricultural Savings & Loan Co.	50	630,230	530,200	170,000	5	115	117	57.50
Building & Loan Association	25	750,000	750,000	100,000	3	.....	40	.....
Canada Perm. Loan & Savings Co.	50	5,000,000	2,600,000	1,300,000	3	120	121	60.00
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	112 1/2	.....	53.50
Dominion Sav. & Inv. Society	50	1,000,000	934,900	10,000	2 1/2	75	.....	37.50
Freehold Loan & Savings Company	100	2,221,500	1,319,100	800,000	3	38	95	88.00
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	783,000	4 1/2	180	.....	40.00
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	111 1/2	.....	111.50
Landed Banking & Loan Co.	100	700,000	700,000	160,000	3	110 1/2	.....	110.50
London Loan Co. of Canada	50	679,700	651,850	81,000	.....	108 1/2	115	54.25
Ontario Loan & Deben. Co., London ..	50	2,000,000	1,900,000	490,000	3 1/2	120	.....	50.00
Ontario Loan & Savings Co., Oshawa ..	50	300,000	300,000	75,000	.....	.....	.....	.....
People's Loan & Deposit Co.	50	600,000	600,000	40,000	3	.....	36	.....
Union Loan & Savings Co.	50	1,085,400	899,045	100,000	1 1/2	.....	40	.....
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	770,000	3	112	.....	58.00
UNDER PRIVATE ACTS.								
Brit. Can. L. & Inv. Co. Ld., (Dom. Par.)	100	1,937,900	898,481	190,000	3	.....	100	.....
Central Can. Loan and Savings Co.	100	2,500,000	1,260,000	360,000	1 1/2 *	133	.....	133.00
London & Ont. Inv. Co., Ltd. do.	100	2,750,000	550,000	100,000	3	65	105	33.00
London & Can. Ln. & Ag. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2 *	66	70	33.00
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	.....	47 1/2	50	47.50
"THE COMPANIES' ACT," 1877-1889.								
Imperial Loan & Investment Co. Ltd.	100	839,850	728,801	160,000	3	.....	100	.....
Can. Landed & National Inv't Co., Ltd.	100	2,000,000	1,004,000	350,000	3	.....	103	.....
Real Estate Loan Co.	40	578,840	373,730	50,000	3	63	.....	25.20
ONT. JT. STK. LETT. PAT. ACT, 1874.								
British Mortgage Loan Co.	100	450,000	318,191	110,000	3	.....	.....	.....
Ontario Industrial Loan & Inv. Co.	100	456,800	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 July 28
	%				
250,000	8 ps	Alliance	20	21.5	10 10 1/2
50,000	30	C. Union F. L. & M.	50	5	43 14
900,000	8	Guardian F. & L.	10	5	103 10 1/2
60,000	25	Imperial Lim.	90	5	27 38
136,498	6 1/2	Lancashire F. & L.	90	2	4 1/2
85,822	20	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.	2	42 1/2 40 1/2
30,000	30	Northern F. & L.	100	10	79 31
110,000	30 ps	North British & Mer	25	6 1/2	39 40
53,776	35	Phoenix	50	5	40 1/2 41 1/2
125,324	63 1/2	Royal Insurance	90	8	50 51
50,000	.....	Scottish Imp. F. & L.	10	1	.....
10,000	.....	Standard Life	50	19	.....
240,000	8 1/2 ps	Sun Fire	10	10	108 11 1/2
CANADIAN.					
15,000	7	Brit. Amer. F. & M.	\$50	\$50	153 1/2
2,500	90	Canada Life	400	50	600
10,000	15	Confederation Life	100	10	375 300
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	85	200
57,000	10	Western Assurance	40	90	102 1/2 104

DISCOUNT RATES.

London, July 28

Bank Bills, 3 months	3 1/2	0
do. 6 do	3 1/2	0
Trade Bills, 3 do	3 1/2	0
do. 6 do	4	0

RAILWAYS.

Par value July 28

Canada Central 5% 1st Mortgage	100	103 103
Canada Pacific Shares, 5%	\$100	99 1/2 100 1/2
C. P. R. 1st Mortgage Bonds, 5% .....	.....	115 117
do. 50 year L. G. Bonds, 3 1/2 % .....	.....	106 107
Grand Trunk Con. stock	100	7 1/2 8
do. 5% perpetual debenture stock .....	.....	133 142
do. Eq. bonds, 2nd charge 6% .....	.....	133 136
do. First preference	10	83 84
do. Second preference stock .....	.....	55 56
do. Third preference stock .....	.....	232 233
Great Western per 5% debenture stock ..	100	135 137
Midland Stg. 1st mtg. bonds, 5%	100	106 106
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage	100	108 110

SECURITIES.

London July 28

Dominion 5% stock, 1905, of Ry. loan	105	108
do. 4% do. 1904, 5, 6, 8	102	107
do. 4% do. 1910, ins. stock	106	108
do. 5 1/2 % do. ins. stock	105	107
Montreal Sterling 5% 1908	103	105
do. 5% 1874	103	105
do. 1879, 5%	103	105
City of Toronto Water Works Deb., 1906, 6% ..	104	119
do. do. gen. con. deb. 1919, 5%	110	113
do. do. stg. bonds	106	108
do. do. Local Imp. Bonds 1913, 4%	100	104
do. do. Bonds	101	103
City of Ottawa, Stg.	104	106
do. do. 4 1/2 % 90 year deb.	108	110
City of Quebec, con.,	106	108
do. do. sterling deb.	106	108
do. do. Vancouver,	106	108
do. do.	106	108
City of Winnipeg, deb.	107	109
do. do. deb.	107	109