

## 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, 57 YONGE STREET, TORONTO

Caledonian 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' &amp; 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 ..... \$35,730,000  
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..... 300,000

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

## STOCK AND BOND REPORT.

| BANKS.                                  | Share. | Capital<br>Sub-<br>scribed. | Capital<br>Paid-up. | Rest.       | Divi-<br>dend<br>last<br>6 Mo's. | CLOSING PRICES.     |                        |
|-----------------------------------------|--------|-----------------------------|---------------------|-------------|----------------------------------|---------------------|------------------------|
|                                         |        |                             |                     |             |                                  | TORONTO.<br>Aug 31. | Cash val.<br>per share |
| British Columbia .....                  | 80     | \$2,920,000                 | \$2,920,000         | \$1,290,475 | 6 %                              | 88 1/2              | 89 1/2                 |
| British North America .....             | \$948  | 4,886,666                   | 4,886,666           | 1,838,333   | 3 1/2                            | 150                 | 365.60                 |
| Canadian Bank of Commerce .....         | 50     | 6,000,000                   | 6,000,000           | 1,100,000   | 3 1/2                            | 131                 | 133                    |
| Commercial Bank of Manitoba .....       | 100    | 740,500                     | 552,550             | 546,000     | 3 1/2                            | .....               | 85.51                  |
| Commercial Bank, Windsor, N.S. ....     | 40     | 500,000                     | 250,000             | 80,000      | 3                                | 110                 | 44.00                  |
| Dominion .....                          | 50     | 1,500,000                   | 1,500,000           | 1,450,000   | 5                                | 28 1/2              | 28 1/2                 |
| Eastern Townships .....                 | 50     | 1,500,000                   | 1,499,615           | 650,000     | 3 1/2                            | .....               | 130.25                 |
| Federal .....                           | .....  | .....                       | .....               | .....       | .....                            | In Liquidation      | .....                  |
| Halifax Banking Co. ....                | 80     | 600,000                     | 600,000             | 210,000     | 3                                | 116                 | 83.20                  |
| Hamilton .....                          | 100    | 1,250,000                   | 1,250,000           | 650,000     | 4                                | 151                 | 157                    |
| Hochelaga .....                         | 100    | 710,100                     | 710,100             | 910,000     | 3                                | .....               | 151.60                 |
| Imperial .....                          | 100    | 1,963,630                   | 1,950,007           | 1,100,385   | 4                                | 172 1/2             | 174 1/2                |
| La Banque Du Peuple .....               | 50     | 1,200,000                   | 1,200,000           | 480,000     | 3                                | .....               | 173.50                 |
| La Banque Jacques Cartier .....         | 25     | 500,000                     | 500,000             | 175,000     | 3                                | .....               | .....                  |
| La Banque Nationale .....               | 20     | 1,200,000                   | 1,200,000           | 30,000      | 3                                | .....               | .....                  |
| Merchants' Bank of Canada .....         | 100    | 6,000,000                   | 6,000,000           | 2,900,000   | 3 1/2                            | 147 1/2             | 147.50                 |
| Merchants' Bank of Halifax .....        | 100    | 1,100,000                   | 1,100,000           | 510,000     | 3                                | 137                 | 137.00                 |
| Molson .....                            | 50     | 2,000,000                   | 2,000,000           | 1,150,000   | 4                                | 18 1/2              | 185                    |
| Montreal .....                          | 200    | 12,000,000                  | 12,000,000          | 6,000,000   | 5                                | 214                 | 220                    |
| New Brunswick .....                     | 100    | 600,000                     | 600,000             | 595,000     | 6                                | 253                 | 254.00                 |
| Nova Scotia .....                       | 100    | 1,500,000                   | 1,500,000           | 1,050,000   | 4                                | 168                 | 168.00                 |
| Ontario .....                           | 100    | 1,500,000                   | 1,500,000           | 945,000     | 3 1/2                            | 110 1/2             | 115                    |
| Ottawa .....                            | 100    | 1,500,000                   | 1,438,300           | 710,902     | 4                                | 145                 | 149.00                 |
| People's Bank of Halifax .....          | 80     | 800,000                     | 700,000             | 130,000     | 3                                | 116                 | 23.20                  |
| People's Bank of N. B. ....             | 50     | 180,000                     | 180,000             | 105,000     | 4                                | .....               | .....                  |
| Quebec .....                            | 100    | 3,000,000                   | 2,900,000           | 550,000     | 3 1/2                            | .....               | .....                  |
| St. Stephen's .....                     | 100    | 200,000                     | 200,000             | 45,000      | 3                                | .....               | .....                  |
| Standard .....                          | 50     | 1,000,000                   | 1,000,000           | 550,000     | 4                                | 157                 | 164                    |
| Toronto .....                           | 100    | 2,000,000                   | 2,000,000           | 1,800,000   | 5                                | 238                 | 245                    |
| Union Bank, Halifax .....               | 50     | 500,000                     | 500,000             | 130,000     | 3                                | 1+2                 | 61.00                  |
| Union Bank, Canada .....                | 100    | 1,200,000                   | 1,200,000           | 250,000     | 3                                | .....               | .....                  |
| Ville Marie .....                       | 100    | 500,000                     | 479,870             | 20,000      | 3 1/2                            | .....               | .....                  |
| Western .....                           | 100    | 800,000                     | 365,005             | 80,000      | 3 1/2                            | .....               | .....                  |
| Yarmouth .....                          | 75     | 800,000                     | 300,000             | 60,000      | 3                                | 120                 | 90.00                  |
| LOAN COMPANIES.                         |        |                             |                     |             |                                  |                     |                        |
| UNDER BUILDING SOCI'S ACT, 1859.        |        |                             |                     |             |                                  |                     |                        |
| Agricultural Savings & Loan Co. ....    | 50     | 630,000                     | 625,275             | 110,000     | 3                                | .....               | .....                  |
| Building & Loan Association .....       | 25     | 750,000                     | 750,000             | 124,075     | 3                                | 101                 | 35.25                  |
| Canada Farm, Loan & Savings Co. ....    | 50     | 5,000,000                   | 2,600,000           | 1,450,000   | 6                                | 198                 | 99.00                  |
| Canada Farm, Loan & Savings Co. ....    | 50     | 750,000                     | 722,000             | 195,000     | 3 1/2                            | 125                 | 63.50                  |
| Dominion Sav. & Inv. Society .....      | 50     | 1,000,000                   | 939,412             | 10,000      | 3                                | 90                  | 45.00                  |
| Freehold Loan & Savings Company .....   | 100    | 3,223,500                   | 1,319,100           | 659,550     | 4                                | 137                 | 140                    |
| Farmers Loan & Savings Company .....    | 50     | 1,057,250                   | 611,430             | 145,195     | 3 1/2                            | 125                 | 62.50                  |
| Huron & Erie Loan & Savings Co. ....    | 50     | 2,500,000                   | 1,300,000           | 628,000     | 4 1/2                            | 18 1/2              | 80.00                  |
| Hamilton Provident & Loan Soc. ....     | 100    | 1,500,000                   | 1,100,000           | 305,000     | 3 1/2                            | 135                 | 135.00                 |
| Hamilton Banking & Loan Co. ....        | 100    | 700,000                     | 668,000             | 135,000     | 3                                | 119                 | 119.00                 |
| London Loan Co. of Canada .....         | 50     | 879,700                     | 631,500             | 68,500      | 3 1/2                            | 107                 | 108                    |
| London Loan & Deben. Co., London ..     | 50     | 2,000,000                   | 1,300,000           | 415,000     | 3 1/2                            | 130                 | 65.00                  |
| Ontario Loan & Savings Co., Oshawa.     | 50     | 500,000                     | 300,000             | 75,000      | 3 1/2                            | .....               | .....                  |
| People's Loan & Deposit Co. ....        | 50     | 600,000                     | 60,000              | 121,938     | 3 1/2                            | 100                 | 60.00                  |
| Union Loan & Savings Co. ....           | 50     | 1,000,000                   | 579,566             | 235,000     | 4                                | 192                 | 66.00                  |
| Western Canada Loan & Savings Co. ....  | 50     | 3,000,000                   | 1,500,000           | 770,000     | 5                                | 168                 | 84.00                  |
| UNDER PRIVATE ACTS.                     |        |                             |                     |             |                                  |                     |                        |
| Brit. Can. L. & Inv. Co. Ltd. (Dom Par) | 100    | 1,680,000                   | 386,288             | 105,000     | 3 1/2                            | 117                 | 117.00                 |
| Central Can. Loan and Savings Co. ....  | 100    | 2,500,000                   | 1,000,000           | 250,000     | 3                                | 117                 | 118                    |
| London & Ont. Inv. Co., Ltd. do.        | 100    | 2,750,000                   | 550,000             | 155,000     | 3 1/2                            | 118                 | 120                    |
| London & Can. L. & Inv. Co. Ltd. do.    | 50     | 5,000,000                   | 700,000             | 390,000     | 4                                | 128                 | 181                    |
| Land Security Co. (Ont. Legalia.) ..... | 100    | 1,362,300                   | 548,498             | 550,000     | 5                                | 215                 | 21.00                  |
| Man. & North-West. L. Co. (Dom Par)     | 100    | 1,250,000                   | 519,500             | 111,000     | 3 1/2                            | 111                 | 113                    |
| "THE COMPANIES' ACT," 1877-1889.        |        |                             |                     |             |                                  |                     |                        |
| Imperial Loan & Investment Co. Ltd.     | 100    | 840,000                     | 664,000             | 161,500     | 3 1/2                            | 120                 | 124                    |
| Can. Landed & National Inv't Co., Ltd.  | 100    | 2,006,000                   | 1,004,000           | 345,000     | 3 1/2                            | 136                 | 136.00                 |
| Real Estate Loan Co. ....               | 40     | 581,000                     | 321,880             | 50,000      | 3                                | 80                  | 82 1/2                 |
| ONT. JT. STE. LETT. PAT. ACT, 1874.     |        |                             |                     |             |                                  |                     |                        |
| British Mortgage Loan Co. ....          | 100    | 450,000                     | 311,368             | 67,000      | 3 1/2                            | .....               | .....                  |
| Ontario Industrial Loan & Inv. Co. .... | 100    | 466,800                     | 314,816             | 180,000     | 3 1/2                            | 100                 | 102                    |
| Toronto Savings and Loan Co. ....       | 100    | 500,000                     | 500,000             | 80,000      | 3                                | 119 1/2             | 119.25                 |

| INSURANCE COMPANIES.                   |           |                             |                |              |                   | RAILWAYS                              |       | Par value<br>£ Sh. | London<br>Aug. 19 |
|----------------------------------------|-----------|-----------------------------|----------------|--------------|-------------------|---------------------------------------|-------|--------------------|-------------------|
| ENGLISH—(Quotations on London Market.) |           |                             |                |              |                   |                                       |       |                    |                   |
| No. Shares or amt. Stock.              | Dividend. | NAME OF COMPANY.            | Share par val. | Amount Paid. | Last Sale Aug. 19 |                                       |       |                    |                   |
| 250,000                                | 8 ps      | Alliance.....               | 20             | 21-5         | 94 92             | Canada Pacific Shares 3%.....         | \$100 | 79 1/2             | 79 1/2            |
| 50,000                                 | 25        | U. Union F. L. & M. ....    | 50             | 5            | 26 27             | O. P. R. 1st Mortgage Bonds, 5%.....  | ...   | 113                | 115               |
| 100,000                                | 5         | Fire Ins. Assoc .....       | 8              | ...          | ...               | do. 50 year L. G. Bonds, 3 1/2% ..... | ...   | 129                | 104               |
| 20,000                                 | 8 1/2     | Guardian .....              | 100            | 50           | 23 24             | Canada Central 5% 1st Mortgage...     | ...   | 105                | 107               |
| 60,000                                 | 32 ps     | Imperial Lim .....          | 20             | 5            | 26 27             | Grand Trunk Con. stock .....          | 100   | 62                 | 72                |
| 135,493                                | 10        | Lancashire F. & L. ....     | 10             | 9            | 4 1/2             | 5% perpetual debenture stock ...      | ...   | 126                | 126 1/2           |
| 35,888                                 | 30        | London Ass. Corp. ....      | 25             | 12 1/2       | 60 62             | do. 5% bonds, 2nd charge .....        | ...   | 124                | 126               |
| 10,000                                 | 10        | London & Lan. L. ....       | 10             | 9            | 4 1/2             | do. First preference .....            | 10    | 43                 | 44                |
| 77,368                                 | 30        | London & Lan. F. ....       | 25             | 24           | 13 14             | do. Second pref. stock .....          | 100   | 27 1/2             | 28                |
| 245,840                                | 75        | Liv. Lon. & G. F. & L. .... | 50             | 40           | 11                | do. Third pref. stock .....           | 100   | 16                 | 12 1/2            |
| 30,000                                 | 25        | Northern F. & L. ....       | 100            | 10           | 61 63             | Great Western per 5% deb. stock ..... | 100   | 131                | 123               |
| 113,000                                | 30 ps     | North Brit. & Mer. ....     | 25             | 62           | 34 36             | Midland Stg. 1st mtg. bonds, 5% ..... | 100   | 105                | 107               |
| 6,738                                  | 113 ps    | Phoenix .....               | 50             | 50           | 238 241           | Toronto, Grey & Bruce 4% stg. bonds   | ...   | ...                | ...               |
| 123,284                                | 50 1/2    | Royal Insurance .....       | 50             | 5            | 43 44 1/2         | 1st mtg .....                         | 100   | 100                | 109               |
| 50,000                                 | .....     | Scottish Imp. F. & L. ....  | 10             | 1            | .....             | Wellington, Grey & Bruce 7% 1st m.    | ...   | 100                | 102               |
| 10,000                                 | .....     | Standard Life .....         | 50             | 12           | .....             |                                       |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
| CANADIAN.                              |           |                             |                |              |                   |                                       |       |                    |                   |
| 10,000                                 | 7         | Brit. Amer. F. & M. ....    | \$50           | \$50         | 115 1/2 118       |                                       |       |                    |                   |
| 2,500                                  | 15        | Canada Life .....           | 50             | 50           | 111 749           |                                       |       |                    |                   |
| 5,000                                  | 12        | Confederation Life .....    | 100            | 10           | 315               |                                       |       |                    |                   |
| 5,000                                  | 12        | Sun Life Ass. Co. ....      | 100            | 10           | 124               |                                       |       |                    |                   |
| 5,000                                  | 12        | Quebec Fire .....           | 50             | 25           | 200               |                                       |       |                    |                   |
| 5,000                                  | 10        | Queen City Fire .....       | 50             | 25           | 200               |                                       |       |                    |                   |
| 10,000                                 | 10        | Western Assurance .....     | 40             | 20           | 183 130           |                                       |       |                    |                   |
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|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   | Aug. 31                               |       |                    |                   |
|                                        |           |                             |                |              |                   |                                       |       |                    |                   |