

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. PACKAY, 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. F. 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	\$ 89,264 57	\$ 14,741 16
Interest income	9,873 03	1,618 98
Total income	118,921 80	37,443 38
Net assets	263,421 79	36,544 53
Gross assets	581,686 19	30,544 53
Reserve	221,197 91	49,487 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		Cash val. per share.
						HALIFAX, July 4, 99		
British North America	\$343	\$4,866,666	\$4,866,666	1,460,000	3 1/2 %	193	126	299.29
Commercial Bank, Windsor, N.S.	40	500,000	349,712	96,000	3	110	113	14.06
Halifax Banking Co.	90	500,000	500,000	375,000	3 1/2	186	160	51.24
Merchants Bank of Halifax	100	1,937,500	1,692,663	1,394,493	9 1/2	182	186	182.00
New Brunswick	100	500,000	500,000	800,000	6	3.0	3 1/4	300.00
Nova Scotia	100	1,894,500	1,613,700	1,850,070	4	217	224	317.00
People's Bank of Halifax	90	700,000	700,000	43,000	3	113	116 1/2	29.60
People's Bank of N.B.	150	180,000	180,000	140,000	4	.....	.....	.....
St. Stephen's	100	900,000	900,000	45,000	3 1/2	161	165	75.50
Union Bank, Halifax	60	500,000	500,000	250,000	3 1/2	94	98	70.50
Yarmouth	75	300,000	300,000	30,000	2 1/2	.....	.....	.....
Eastern Townships	50	1,500,000	1,500,000	830,000	3 1/2	149	150	149.00
Hochelaga	100	1,250,000	1,250,000	685,000	3 1/2	113	.....	29.25
La Banque Jacques Cartier	95	500,000	500,000	265,000	3	.....	.....	.....
La Banque Nationale	90	1,900,000	1,900,000	150,000	3	198	201	99.00
Molson	50	2,000,000	2,000,000	1,500,000	4 1/2	125	.....	125.00
Quebec	100	2,500,000	2,500,000	700,000	3	120	122	120.00
Ville Marie	100	500,000	479,680	10,000	3	.....	.....	.....
Union Bank of Canada	100	2,000,000	2,000,000	450,000	3	.....	.....	.....
British Columbia	100	2,919,996	2,919,996	496,666	3 1/2	150	160	75.00
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	256 1/2	270	133.12
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	191	.....	191.00
Hamilton	100	1,499,730	1,499,730	1,340,000	4	233	240	233.00
Imperial	100	2,000,000	2,000,000	1,500,000	4 1/2	170	178	170.00
Merchants Bank of Canada	100	6,000,000	6,000,000	4,600,000	3 1/2	170	178	170.00
Montreal	900	19,000,000	19,000,000	6,000,000	5	133 1/2	135	133.50
Ontario	100	1,000,000	1,000,000	110,000	3 1/2	200	.....	200.00
Ottawa	100	1,500,000	1,500,000	800,000	4	190	.....	190.00
Standard	50	1,000,000	1,000,000	1,800,000	5	117	.....	117.00
Toronto	100	2,000,000	2,000,000	70,000	3	.....	.....	.....
Traders	100	700,000	700,000	118,000	3 1/2	.....	.....	.....
Western	100	500,000	500,000	387,739	3 1/2	.....	.....	.....
LOAN COMPANIES.								
UNDER BUILDING SOCIETIES ACT, 1899								
Agricultural Savings & Loan Co.	50	630,230	630,200	170,000	3	115	117	57.50
Building & Loan Association	25	750,000	750,000	100,000	3	.....	60	.....
Canada Perm. Loan & Savings Co.	50	5,000,000	2,600,000	1,300,000	3	110	.....	110.00
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	114	.....	114.00
Dominion Sav. & Inv. Society	50	1,000,000	934,900	10,000	2 1/2	75	.....	75.00
Freehold Loan & Savings Company	100	3,331,800	1,319,100	300,000	3	.....	100	.....
Huron & Erie Loan & Savings Co.	50	8,000,000	1,400,000	780,000	4 1/2	186	.....	186.00
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	111	112	111.00
Landed Banking & Loan Co.	100	700,000	700,000	160,000	3	109 1/2	.....	109.50
London Loan Co. of Canada	50	679,700	661,850	81,000	3	108 1/2	115	54.25
Ontario Loan & Deben. Co., London ..	50	2,000,000	1,900,000	490,000	3 1/2	120	.....	120.00
Ontario Loan & Savings Co., Oshawa ..	50	300,000	300,000	75,000	3	.....	.....	.....
People's Loan & Deposit Co.	50	600,000	600,000	40,000	3	.....	36	.....
Union Loan & Savings Co.	50	1,095,400	895,045	100,000	1 1/2	38	41	19.00
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	770,000	3	105	.....	105.00
UNDER PRIVATE ACTS.								
Brit. Can. L. & Inv. Co. Ltd., (Dom. Par.)	100	1,937,900	898,481	190,000	3	.....	100	.....
Central Can. Loan and Savings Co.	100	2,500,000	1,350,000	360,000	1 1/2	193	.....	193.00
London & Ont. Inv. Co., Ltd. do.	100	2,750,000	550,000	100,000	3	.....	100	.....
London & Can. L. & Agcy. Co. Ltd. do.	50	5,000,000	700,000	210,000	1 1/2	62	70	35.00
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	875,000	51,000	.....	37	.....	37.50
"THE COMPANIES' ACT," 1877-1889.								
Imperial Loan & Investment Co. Ltd.	100	839,850	728,801	160,000	3	.....	95	.....
Can. Landed & National Inv't Co., Ltd.	100	2,008,000	1,004,000	350,000	3	108	102	102.00
Real Estate Loan Co.	40	678,840	378,730	50,000	2	64	66	25.60
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	468,800	314,386	150,000	3	.....	.....	.....
Toronto Savings and Loan Co.	100	1,000,000	600,000	115,000	3	118	.....	118.00

INSURANCE COMPANIES

ENGLISH (Quotations on London Market)

No. Shares or amt. Stock.	Yearly Divi- dend.	NAME OF COMPANY	Share par value.	Amount paid.	Last Sale July 1
250,000	8 ps	Alliance	50	51-5	104 1/2
60,000	30	C. Union F. L. & M.	50	5	43 1/2
200,000	8	Guardian F. & L.	10	5	104 1/2
60,000	25	Imperial Lim.	50	5	27 3/8
136,498	6 1/2	Lancashire F. & L.	50	5	4 1/2
35,322	9	London Ass. Corp.	25	12 1/2	56 5/8
10,000	17 1/2	London & Lan. L.	10	2	7 7/8
85,103	24	London & Lan. F.	25	24	168 1/2
245,640	90	Liv. Lon. & G. F. & L.	Stk.	2	49 30
30,000	30	Northern F. & L.	100	10	79 31
110,000	30 ps	North British & Mer	25	6 1/2	394 404
58,776	35	Phoenix	50	5	34 1/2
125,324	68 1/2	Royal Insurance	50	8	504 51 1/2
60,000	.....	Scottish Imp. F. & L.	10	1	.....
10,000	.....	Standard Life	60	12	.....
240,000	8 1/2 ps	Sun Fire	10	10	108 11 1/2

CANADIAN.

No. Shares or amt. Stock.	Yearly Divi- dend.	NAME OF COMPANY	Share par value.	Amount paid.	Last Sale July 14
15,000	7	Brit. Amer. F. & M.	\$50	\$50	129 1/2
2,500	90	Canada Life	400	50	.....
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	.....
2,000	10	Queen City Fire	40	25	270
50,000	10	Western Assurance	40	20	189 170

DISCOUNT RATES.

London, July 1

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

RAILWAYS.

	Par value & Sh.	London July 1
Canada Central 5 1/2 1st Mortgage	100	102
Canada Pacific Shares, 5 1/2	100	104 1/2
C. P. R. 1st Mortgage Bonds, 5 1/2	100	117 119
do. 50 year L. G. Bonds, 3 1/2	100	107 109
Grand Trunk Con. stock	100	8 8 1/2
5 1/2 perpetual debenture stock	100	139 142
do. Eq. bonds, 2nd charge 6 1/2	100	134 137
do. First preference	100	82 83
do. Second preference stock	100	35 36
do. Third preference stock	100	33 33 1/2
Great Western per 6 1/2 debenture stock ..	100	136 139
Midland Stg. 1st mtg. bonds, 5 1/2	100	106 102
Toronto, Grey & Bruce 4 1/2 stg. bonds, 1st mortgage	100	110 113

SECURITIES.

	London July 1
Dominion 5 1/2 stock, 1908, of Ry. loan	105 108
do. 4 1/2 do. 1904, 5, 6, 8	102 107
do. 4 1/2 do. 1910, Ins. stock	106 118
do. 3 1/2 do. Ins. stock	104 106
Montreal Sterling 5 1/2 1908	109 106
do. 5 1/2 1874	109 106
do. 1879, 5 1/2	103 108
City of Toronto Water Works Deb., 1906, 6 1/2 ..	104 112
do. do. gen. con. deb. 1919, 5 1/2	112 114
do. do. stg. bonds 1908, 4 1/2	106 108
do. do. Local Imp. Bonds 1913, 4 1/2	101 106
do. do. Bonds 1909 3 1/2	123 105
City of Ottawa, Stg. 1904, 6 1/2	106 108
do. do. 4 1/2 30 year deb.	106 110
City of Quebec, con., 1905, 6 1/2	113 115
do. 1908, 6 1/2	119 121
do. sterling deb. 1903, 4 1/2	108 110
do. Vancouver, 1931, 4 1/2	106 108
do. 1902, 4 1/2	107 108
City Winnipeg, deb. 1907, 6 1/2	114 116
do. do. deb. 1914, 6 1/2	113 115