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F. C. INNES. | S. O. RICHARDS,
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INNES & RICHARDS,
Real Estate, Insurance and Loans,
VANCOUVER, B. C.
Pacific Terminus C. P. R.

Insurance.

NORTHERN ASSURANCE COMPANY, OF LONDON, ENG.

Branch Office for Canada:
1724 Notre Dame St., Montreal.
INCOME AND FUNDS (1890),
Capital and Accumulated Funds \$34,875,000
Annual Revenue from Fire and Life
Premiums, and from interest upon
Invested Funds 5,240,000
Deposited with the Dominion Govern-
ment for security of Canadian Policy
Holders..... 200,000

JAS. LOCKIE, Inspector. | E. P. PEARSON, 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, Feb. 11	Cash val. per share
British Columbia	90	\$3,000,000	\$3,000,000	\$1,000,000	6 %	88 1/2	89 1/2
British North America	\$24 1/2	4,866,666	4,866,666	1,269,666	3 1/2	147	357.21
Canadian Bank of Commerce	50	6,000,000	6,000,000	930,000	3 1/2	134 1/2	67.13
Commercial Bank of Manitoba	100	733,630	544,000	50,000	3 1/2	.....	.....
Commercial Bank, Windsor, N.S.	40	600,000	260,000	65,000	3	107 1/2	43.00
Dominion	50	1,600,000	1,600,000	1,380,000	5	264	132.00
Eastern Townships	50	1,600,000	1,487,102	550,000	3 1/2	.....	.....
Federal	20	800,000	800,000	210,000	3	In Liquidation	.....
Halifax Banking Co.	100	1,224,200	1,187,360	600,000	4	115	23.02
Hamilton	100	710,100	710,100	161,000	3	175 1/2	175.75
Hochelaga	100	2,030,000	1,900,000	930,000	4	189	189.00
Imperial	50	1,800,000	1,800,000	425,000	3	.....	.....
La Banque Du Peuple	25	500,000	500,000	150,000	3	.....	.....
La Banque Jacques Cartier	100	1,200,000	1,200,000	100,000	3	.....	.....
La Banque Nationale	100	5,799,200	5,799,200	2,610,000	3 1/2	149	149.00
Merchants' Bank of Canada	100	1,100,000	1,100,000	450,000	3	129	129.00
Merchants' Bank of Halifax	100	9,000,000	2,000,000	1,100,000	4	165	82.50
Molson	500	18,000,000	18,000,000	6,000,000	5	220 1/2	440.25
Montreal	100	500,000	500,000	50,000	6	253	253.00
New Brunswick	100	1,982,530	1,114,300	1,030,000	4	164	164.00
Nova Scotia	100	1,500,000	1,500,000	280,000	3 1/2	112	112.00
Ontario	100	1,000,000	1,000,000	425,000	4	.....	.....
Ottawa	50	800,000	800,000	90,000	3	115	23.00
People's Bank of Halifax	50	180,000	180,000	105,000	4	.....	.....
People's Bank of N. B.	100	2,500,000	2,500,000	600,000	3 1/2	.....	.....
Quebec	100	900,000	900,000	35,000	3	.....	.....
Standard	50	1,000,000	1,030,000	500,000	4	171 1/2	85.50
Toronto	100	2,000,000	2,030,000	1,630,000	5	227	227.00
Union Bank, Halifax	50	500,000	500,000	90,000	3	120	60.00
Union Bank, Canada	100	1,200,000	1,200,000	225,000	3	.....	.....
Ville Marie	100	501,000	479,250	40,000	3 1/2	.....	.....
Western	100	501,000	349,036	75,000	3 1/2	.....	.....
Yarmouth	75	303,000	300,000	50,000	3	112 1/2	54.33
LOAN COMPANIES.							
UNDER BUILDING Soc's ACT, 1859.							
Agricultural Savings & Loan Co.	50	630,000	620,900	103,000	3 1/2	.....	.....
Building & Loan Association	25	750,000	750,000	108,000	3	111	27.75
Canada Perm. Loan & Savings Co.	50	5,030,000	2,600,000	1,550,136	6	201	100.50
Canadian Savings & Loan Co.	50	750,000	650,410	180,000	3 1/2	125	62.50
Dominion Sav. & Inv. Society	50	1,000,000	934,401	10,000	3	92	46.00
Freehold Loan & Savings Company	100	3,221,500	1,319,100	648,918	4	135	135.00
Farmers Loan & Savings Company	50	1,057,250	811,430	128,513	3 1/2	124	62.00
Huron & Erie Loan & Savings Co.	50	2,500,000	1,300,000	581,000	4 1/2	160	80.00
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	255,000	3 1/2	127	127.00
Landed Banking & Loan Co.	100	700,000	639,207	103,000	3	.....	.....
London Loan Co. of Canada	50	879,700	631,500	68,530	3 1/2	106	53.00
Ontario Loan & Deben. Co., London ..	50	2,000,000	1,900,000	379,000	3 1/2	127	63.50
Ontario Loan & Savings Co., Oshawa ..	50	300,000	300,000	75,000	3 1/2	.....	.....
People's Loan & Deposit Co.	50	600,000	599,429	112,000	3 1/2	117 1/2	58.75
Union Loan & Savings Co.	50	1,000,000	877,870	235,000	4	134	67.00
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	750,000	5	171	85.50
UNDER PRIVATE ACTS.							
Brit. Can. L. & Inv. Co. Ltd. (Dom Par)	100	1,620,000	322,628	50,000	3 1/2	112 1/2	112.25
Central Can. Loan and Savings Co.	100	2,000,000	800,000	192,000	3	12 1/2	120.50
London & Ont. Inv. Co. Ltd. do.	100	2,500,000	500,000	130,000	3 1/2	114	114.00
London & Can. L. & Agy. Co. Ltd. do.	50	5,000,000	700,000	375,000	4	130 1/2	65.12
Land Security Co. (Ont. Legisla.)	25	1,377,825	515,707	545,000	5	204	55.00
Man. & North-West. L. Co. (Dom Par)	100	1,260,000	312,500	111,000	3 1/2	109	109.00
"THE COMPANIES' ACT," 1877-1889.							
Imperial Loan & Investment Co. Ltd.	100	639,850	627,000	123,000	3 1/2	122	122.00
Can. Landed & National Inv't Co., Ltd	100	2,008,000	1,004,000	325,000	3 1/2	132	132.00
Real Estate Loan & Debeniture Co.	50	600,000	477,209	6,000	.....	55	27.50
ONT. JT. STE. LETT. PAT. ACT, 1874.							
British Mortgage Loan Co.	100	450,000	306,496	59,000	3 1/2	.....	.....
Ontario Industrial Loan & Inv. Co.	100	466,800	314,291	185,000	3 1/2	115	115.00
Toronto Savings and Loan Co.	100	400,000	403,000	50,000	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 Jan. 30
50,000	25	C. Union F. L. & M.	50	5	81 3/2
100,000	3	Fire Ins. Assoc.	8	5	102 1/4
20,000	8 1/2	Guardian	100	50	175 180
19,000	4 1/2	Imperial Fire	100	25	61 63
136,493	13 1/2	Lancashire F. & L.	20	2	53 55
95,824	20	London & Lan. L.	10	3	20 1/2
10,000	12	London & Lan. F.	25	2 1/2	46 1/2
74,060	16	Liv. Lon. & G. F. & L.	8 1/2	4	72 1/2
391,75	75	Northern F. & L.	100	10	51 52
30,000	27 1/2	North Brit. & Mer.	25	6 1/2	265 275
100,000	23 1/2	Phoenix	50	60	7 1/2
8,729	26 1/2	Queen Fire & Life.	10	1	53 1/2
187,035	20	Royal Insurance.	20	3	1
100,000	56 1/2	Scottish Imp. F. & L.	10	1	12
50,000	.....	Standard Life	50	12	.....

CANADIAN.

					Feb. 11
10,000	7	Brit. Amer. F. & M.	\$50	\$50	84 1/2
2,500	15	Canada Life	400	50	142 1/4
5,000	12	Confederation Life	100	10	124
5,000	12	Sun Life Ass. Co	100	12 1/2	240
4,000	7	Royal Canadian	100	30	.....
5,000	5	Quebec Fire	100	65	.....
2,000	10	Union City Fire	50	25	300
10,000	10	Western Assurance	40	30	137 1/2

DISCOUNT RATES.

London, Jan. 29

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

RAILWAYS.

	Par value \$ Sh.	London Jan. 30
Canada Pacific Shares 5%	\$100	93 1/2 94
C. P. R. 1st Mortgage Bonds, 5% .....	.....	114 115
do. 50 year L. G. Bonds, 3 1/2% .....	.....	95 1/2 95 1/2
Canada Central 5% 1st Mortgage .....	.....	107 109
Grand Trunk Con. stock	100	104 11
do. 5% perpetual debenture stock .....	.....	122 124
do. 1st pref. stock .....	.....	126 128
do. 2nd pref. stock	100	70 71
do. 3rd pref. stock	100	51 52
Great Western per 5% deb. stock	100	27 1/2 28 1/2
Midland Stg. 1st mtg. bonds, 5%	100	120 122
Toronto, Grey & Bruce 4% stg. bonds 1st mtg.	100	108 110
Wellington, Grey & Bruce 7% 1st m. ....	.....	99 101
.....	.....	95 97

SECURITIES.

	London Jan. 30
Dominion 5% stock, 1903, of Ry. loan	110 112
do. 4% do. 1904, 5, 6, 8	105 107
do. 3 1/2% do. 1904, 86 Ins. stock	105 107
do. 3 1/2% do.	102 104
Montreal Sterling 5%, 1903	103 105
do. 5%, 1904, 1904	103 105
do. do. 5%, 1909	104 106
Toronto Corporation, 6%, 1897 Ster.	100 106
do. do. 6%, 1904, Water Works Tr. b	107 116
do. do. con. deb. 1893, 6%	103 105
do. do. gen. con. deb. 1920, 5%	107 109
do. do. stg. bonds 1928, 4%	100 102
City of London, 1st pref. Red. 1893 5%	100 102
do. Waterworks 1898, 6%	106 108
City of Ottawa, Stg. 1893, 6%	102 104
do. do. 1904, 6%	107 109
City of Quebec 6% Con. 1892, 6%	98 100
do. do. 1878, 1908, 6%	106 103
City of Winnipeg, deb. 1907, 6%	109 111
do. do. deb. 1914, 5%	106 108