

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 2909.
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. 2909.
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, \$38,555,000;
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, E. P. PEARSON, Agent,
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 increases in the important items shown below:

	1898	1897	1896
Premium income	\$ 83,264 57	\$ 11,741 16	\$ 1,648 93
Interest income	9,603 03	37,443 38	25,544 58
Total income	118,921 80	30,544 53	42,487 73
Net assets	253,421 79	446,969 00	378,616 00
Gross assets	581,686 19	42,487 73	378,616 00
Reserve	321,197 91	446,969 00	378,616 00
New Insurance	1,165,829 00	446,969 00	378,616 00
Insurance in force	3,183,963 15	446,969 00	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, Secy. 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 Ontario, Temple Building, Toronto, Ont

STOCK AND BOND REPORT.

BANKS	Share	Capital Subscribed.	Capital Paid-up.	Rest.	Dividend last 6 Months.	CLOSING PRICES		Cash val per share
						HALIFAX, Oct. 21, 99		
British North America	94 1/2	\$4,866,666	\$4,866,666	1,460,000	3 1/2 %	130	124 1/2	299.19
Commercial Bank, Windsor, N.S.	40	500,000	350,000	90,000	3	111	115	41.00
Halifax Banking Co.	90	500,000	500,000	375,000	3 1/2	154 1/2	168	30.90
Merchants Bank of Halifax	100	1,939,600	1,933,590	1,577,492	8 1/2	181	185	181.00
New Brunswick	100	500,000	500,000	600,000	6	300	301 1/2	301.00
Nova Scotia	100	1,755,100	1,753,280	2,006,601	4	219	224	219.00
People's Bank of Halifax	90	700,000	700,000	330,000	3	113 1/2	116 1/2	22.70
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	153 1/2	157	76.75
Union Bank, Halifax	50	500,000	500,000	260,000	3 1/2	92	97	65.00
Yarmouth	75	300,000	300,000	33,000	2 1/2	...	...	...
Eastern Townships	50	1,500,000	1,500,000	850,000	3 1/2	...	...	...
Hochelaga	100	1,484,000	1,433,580	565,000	3 1/2	15 1/2	...	150.00
La Banque Jacques Cartier	25	500,000	500,000	265,000	3	...	...	...
La Banque Nationale	31	1,900,000	1,900,000	150,000	3	...	...	...
Molson	50	2,000,000	2,000,000	1,635,000	4 1/2	...	238	...
Quebec	100	4,500,000	4,500,000	703,000	3	125	...	125.00
Ville Marie	100	...	...	...	...	...	...	...
Union Bank of Canada	100	2,000,000	2,000,000	453,000	3	...	...	...
British Columbia	100	2,919,996	2,919,996	496,666	2 1/2	...	...	...
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	180	150 1/2	75.00
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	267 1/2	268	133.75
Hamilton	100	1,500,000	1,493,450	1,000,000	4	196	230	196.00
Imperial	100	2,406,700	2,385,385	1,435,500	4 1/2	217	217	165.30
Merchants Bank of Canada	100	6,000,000	6,000,000	3,600,000	3 1/2	185	172	520.00
Montreal	200	12,000,000	12,000,000	6,000,000	3 1/2	260	...	520.00
Ontario	100	1,000,000	1,000,000	110,000	2 1/2	130	131	130.00
Ottawa	100	1,311,700	1,360,680	1,215,510	4	200	...	200.00
Standard	50	1,000,000	1,000,000	600,000	4	191 1/2	...	96.87
Toronto	100	2,000,000	2,000,000	1,830,000	5	210	245	240.00
Traders	100	840,000	829,320	70,000	3	113	...	113.00
Western	100	500,000	388,239	118,000	3 1/2	...	...	...
LOAN COMPANIES.						TORONTO Oct. 26		
UNDER BUILDING SOCIETIES ACT, 1859						Suspended Pay't		
Agricultural Savings & Loan Co.	50	630,230	530,200	170,000	5	117	119	58.50
Building & Loan Association	25	750,000	750,000	103,000	3	...	50	...
Canada Perm. Loan & Savings Co.	50	5,000,000	2,600,000	1,300,000	3	121 1/2	125	60.75
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	113	...	56.50
Dominion Sav. & Inv. Society	50	1,000,000	984,900	10,000	2 1/2	76	77 1/2	37.50
Freehold Loan & Savings Company	100	3,231,500	1,319,100	300,000	3	75	85	73.00
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	780,000	4 1/2	180	...	90.00
Hamilton Provident & Loan Soc.	100	1,800,000	1,100,000	300,000	3	112	116	112.00
Landed Banking & Loan Co.	100	700,000	700,000	160,000	3	111 1/2	115	111.75
London Loan Co. of Canada	50	679,700	661,880	81,000	...	106 1/2	119	58.25
Ontario Loan & Deben. Co., London	50	2,000,000	1,900,000	490,000	3	121 1/2	...	60.75
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	...	30	...
Union Loan & Savings Co.	50	1,095,400	499,045	100,000	1 1/2	...	88	...
Western Canada Loan & Savings Co.	50	3,000,000	1,500,000	770,000	3	...	120	...
UNDER PRIVATE ACTS.						And 1% bonus		
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	1,960,000	360,000	1 1/2 *	134	...	134.00
London & Ont. Inv. Co., Ltd.	100	2,750,000	560,000	100,000	3	86	87	86.00
London & Can. L. & Agy. Co. Ltd. do	50	5,000,000	700,000	210,000	1 1/2 *	66	75	83.00
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	51,000	...	45	51	45.00
"THE COMPANIES' ACT," 1877-1889.						Quarterly		
Imperial Loan & Investment Co. Ltd.	100	889,850	728,801	160,000	3	...	100	...
Can. Landed & National Inv't Co., Ltd.	100	2,008,000	1,004,000	360,000	3	...	95	...
Real Estate Loan Co.	40	578,840	373,730	50,000	2	64	...	25.60
ONT. JT. STK. LETT. PAT. ACT, 1874.						Quarterly		
British Mortgage Loan Co.	100	450,000	318,191	110,000	3	...	...	...
Ontario Industrial Loan & Inv. Co.	100	468,800	314,886	150,000	3	...	...	...
Toronto Savings and Loan Co.	100	1,000,000	600,000	115,000	3	121	...	121.00

INSURANCE COMPANIES						RAILWAYS.		Par value	London
ENGLISH (Quotations on London Market)								£ Sh.	Oct. 13
No. Shares or amt. Stock.	Yearly Dividend.	NAME OF COMPANY	Share par value	Amount paid.	Last Sale Oct. 13				
	%								
950,000	8 ps	Alliance	20	91-5	98 1/2	Canada Central 5% 1st Mortgage.....		100	98 1/2 94
50,000	30	C. Union F. L. & M.	50	5	113 1/2	Canada Pacific Shares, 5%		100	115 117
90,000	8 1/2	Guardian F.&L.....	10	5	10 1/2	C. P. R. 1st Mortgage Bonds, 5%		100	104 106
60,000	25	Imperial Lim.	20	5	98 27	do. 50 year L. G. Bonds, 5 1/2%		100	79 74
135,498	6 1/2	Lancashire F. & L.	20	9	32 1/2	Grand Trunk Con. stock		100	137 140
35,893	20	London Ass. Corp.....	25	12 1/2	55 56	do. 5% perpetual debenture stock.....		100	133 136
10,000	17 1/2	London & Lan. L.	10	9	7 1/2	do. Eq. bonds, 2nd charge 6%		10	53 1/2 54 1/2
85,100	21	London & Lan. F.	25	9 1/2	163 1/2	do. First preference.....		10	52 1/2
245,640	90	Liv. Lon. & G. F. & L.	Stk.	9	484 1/2	do. Second preference stock		100	153 136
80,000	30	Northern F. & L.	100	10	77 79	do. Third preference stock		100	106 102
110,000	30 ps	North British & Mer	25	6 1/2	88 39	Great Western per 5% debenture stock		100	153 136
58,776	35	Phoenix	50	5	40 41	Midland Stg. 1st mtg. bonds, 5%		100	106 102
125,284	63 1/2	Royal Insurance.....	20	8	49 50	Toronto, Gray & Bruce 4% stg. bonds, 1st mortgage		100	109 111
50,000	68 1/2	Scottish Imp. F. & L.	10	1	...				
10,000	10	Standard Life.....	50	13	...				
240,000	8/6 ps	Sun Fire.....	10	10	10 1/2 11				
CANADIAN.									
15,000	7	Brit. Amer. F. & M....	\$50	\$50	123 1/2	Dominion 5% stock, 1903, of Ry. loan		105	108
8,500	20	Canada Life	400	50	60 1/2	do. 4 1/2% do. 1904, 5, 6, 8		105	108
10,000	15	Confederation Life....	100	10	378 300	do. 4% do. 1910, Ins. stock		105	107
7,000	15	Sun Life Ass. Co.....	100	15	400 410	do. 3 1/2% do. Ins. stock		105	107
5,000	5	Quebec Fire.....	100	55	...	Montreal Sterling 5% 1908		108	108
9,000	10	Queen City Fire.....	50	25	230	do. 5% 1874.....		108	108
53,000	10	Western Assurance....	40	20	164 165	do. 1879, 5%		103	108
						City of Toronto Water Works Deb., 1906, 6%		108	111
						do. do. gen. con. deb. 1912, 5%		110	112
						do. do. stg. bonds 1908, 4%		108	108
						do. do. Local Imp. Bonds 1915, 4%		100	104
						do. do. Bonds 1909 3 1/2%		101	103
						City of Ottawa, Stg.		108	108
						do. do. 4 1/2% 90 year debts		106	108
						City of Quebec, con.,		1905, 6%	111 113
						" "		1908, 6%	117 119
						" " sterling deb.		1908, 4%	108 108
						" Vancouver,		1901, 4%	104 106
						"		1902, 4%	105 107
						City Winnipeg, deb.		1907, 6%	114 116
						do do deb		1914, 6%	113 117

DISCOUNT RATES.		London, Oct. 13	
Bank Bills, 3 months	4 1/2		
do. 6 do.	4 1/2		
Trade Bills, 3 do.	4 1/2		
do. 6 do.	4 1/2		