

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.
GEO. R. HARGRAFF,
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 Agent

Temple Bldg., Bay St., Toronto. Tel. 3309.

C. S. SCOTT, Resident Agent, HAMILTON, Ont.

Northern

Assurance Co.
Of . . .
London, Eng.

Canadian Branch, 1790 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. MOSERLY, 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 in-
creases in the important items shown below:

		An increase of
Premium income	\$ 89,264 57	\$ 14,741 16
Interest income	9,493 03	1,618 21
Total income	118,921 60	37,443 38
Net assets	253,421 79	25,544 53
Gross assets	531,686 19	30,544 53
Reserve	231,197 21	42,467 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. Feb 12 1900	MONTREAL, Feb. 11		
British North America	\$243	\$4,866,666	\$4,866,666	1,460,000	3 1/2 %	191	125	294.08	
Commercial Bank, Windsor, N.S.	40	500,000	350,000	90,000	3	113	116	44.80	
Halifax Banking Co.	20	500,000	500,000	375,000	3 1/2	155	158	3.01	
Merchants Bank of Halifax	100	1,989,600	1,985,070	1,730,000	3 1/2	178 1/2	18 1/2	17.75	
New Brunswick	100	500,000	500,000	600,000	3 1/2	300	301 1/2	30.00	
Nova Scotia	100	1,755,100	1,754,080	2,036,601	4 1/2	220	225	23.40	
People's Bank of Halifax	20	700,000	700,000	233,000	3	117	119	77.25	
People's Bank of N.B.	150	180,000	180,000	140,000	4	154 1/2	158	69.00	
St. Stephen's	100	200,000	200,000	45,000	3 1/2	92	97	134.00	
Union Bank, Halifax	50	500,000	500,000	283,000	3 1/2	125	112	134.00	
Yarmouth	75	300,000	300,000	30,000	2 1/2	145	147	134.00	
TORONTO Feb 15									
Eastern Townships	50	1,500,000	1,500,000	830,000	3 1/2	134	140	134.00	
Hochelaga	100	1,499,600	1,250,000	565,000	3 1/2	185	191 1/2	145.00	
La Banque Jacques Cartier	25	500,000	500,000	235,000	3	185	191 1/2	145.00	
La Banque Nationale	30	1,200,000	1,200,000	150,000	3	125	112	134.00	
Molson	50	2,381,100	2,052,145	1,625,000	4 1/2	125	112	134.00	
Quebec	100	2,500,000	2,500,000	703,000	3	125	112	134.00	
Union Bank of Canada	100	2,000,000	2,000,000	453,000	3	125	112	134.00	
TORONTO Feb 15									
British Columbia	100	2,919,996	2,919,996	486,666	2 1/2	145	147	134.00	
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	296 1/2	266 1/2	134.00	
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	186	191 1/2	145.00	
Hamilton	100	1,500,000	1,493,660	1,000,000	4	2 1/2	915	134.00	
Imperial	100	2,431,000	2,393,631	1,511,662	4 1/2	155	162	134.00	
Merchants Bank of Canada	100	6,000,000	6,000,000	2,600,000	3 1/2	256	266 1/2	134.00	
Montreal	200	12,000,000	12,000,000	6,000,000	5	127	130	134.00	
Ontario	100	1,000,000	1,000,000	110,000	2 1/2	196	196 1/2	134.00	
Ottawa	100	1,361,800	1,367,230	4,500,000	4 1/2	235	243	134.00	
Standard	50	1,000,000	1,000,000	600,000	4	111	111	134.00	
Toronto	100	2,000,000	2,000,000	1,800,000	5	111	111	134.00	
Traders	100	911,300	917,220	70,000	3	111	111	134.00	
Western	100	500,000	387,739	118,000	3 1/2	111	111	134.00	
LOAN COMPANIES.									
UNDER BUILDING SOCIETIES ACT, 1899									
Agricultural Savings & Loan Co.	50	630,200	630,200	170,000	3	117	119	58.00	
Toronto Mortgage Co.	25	745,000	745,000	353,000	2 1/2	77	80	19.35	
Canada Perm. Loan & Savings Co.	50	5,000,000	2,611,000	1,200,000	3	125	128	62.50	
Canadian Savings & Loan Co.	50	750,000	750,000	225,000	3	112	112	37.50	
Dominion Sav. & Inv. Society	50	1,000,000	994,300	100,000	2	75	78	70.00	
Freehold Loan & Savings Company	100	3,233,500	1,319,100	300,000	3	70	80	87.50	
Huron & Erie Loan & Savings Co.	50	3,000,000	1,400,000	750,000	4 1/2	175	175	1.95	
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	300,000	3	109 1/2	109 1/2	54.50	
Landed Banking & Loan Co.	100	700,000	700,000	150,000	3	109	113	60.50	
London Loan Co. of Canada	50	679,700	679,700	95,500	3	121	115	134.00	
Ontario Loan & Deben. Co., London ...	50	2,000,000	1,200,000	475,000	3	115	115	134.00	
Ontario Loan & Savings Co., Oshawa ...	50	300,000	300,000	75,000	3	35	35	134.00	
Peo. le's Loan & Deposit Co.	50	600,000	600,000	40,000	3	114	114	134.00	
Western Canada Loan & Savings Co.	50	300,000	1,500,000	770,000	3	114	114	134.00	
UNDER PRIVATE ACTS.									
Brit. Can. L. & Inv. Co. Ld., (Dom. Par.)	100	1,937,900	998,481	180,000	1 1/2	134	134	134.00	
Central Can. Loan and Savings Co.	100	2,333,000	1,350,000	960,000	1 1/2	85	95	25.50	
London & Ont. Inv. Co., Ltd.	do.	100	3,753,000	750,000	100,000	1 1/2	51	56	46.00
London & Can. L. & Agy. Co. Ltd. do.	50	5,000,000	500,000	210,000	1 1/2	46	47	134.00	
Man. & North-West. L. Co. (Dom. Par.)	100	1,500,000	375,000	61,000	..	100	100	134.00	
"THE COMPANIES' ACT," 1877-1889.									
Imperial Loan & Investment Co. Ltd.	100	839,850	728,801	177,000	2 1/2	83	85	24.40	
Can. Landed & National Inv't Co., Ltd.	100	2,008,000	1,004,000	350,000	3	61	61	134.00	
Real Estate Loan Co.	40	578,840	373,790	50,000	3	126	126	134.00	
ONT. JT. STR. LETT. PAT. ACT, 1874.									
British Mortgage Loan Co.	100	450,000	318,191	110,000	3	106	106	106	
Ontario Industrial Loan & Inv. Co.	100	466,800	310,187	110,000	3	106	106	106	
Toronto Savings and Loan Co.	100	1,000,000	600,000	115,000	3	106	106	106	

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 Feb. 2.
250,000	8 ps	Alliance	90	21-5	92 1/2
50,000	30	C. Union F. L. & M.	50	5	40 1/2
900,000	8 1/2	Guardian F. & L.	10	5	10 1/2
60,000	25	Imperial Lim.	90	5	36 27
136,493	6 1/2	Lancashire F. & L.	90	2	3 1/2
35,862	20	London Ass. Corp.	25	12 1/2	53 55
10,000	17 1/2	London & Lan. F.	10	2	7 1/2
85,101	21	London & Lan. F.	25	2 1/2	17 1/2
245,640	90	Liv. Lon. & G. F. & L.	Stk.	2	49 50
30,300	30	Northern F. & L.	100	10	73 75
110,000	3 1/2 ps	North British & Mer	25	6 1/2	37 1/2
53,776	35	Phoenix	50	5	34 29 1/2
125,324	6 1/2	Royal Insurance	20	3	50 51
50,000		Scottish Imp. F. & L.	10	1	
10,000		Standard Life	50	12	
240,000	8/6 ps	Sun Fire	10	10	10 1/2

CANADIAN.

No. Shares or amt. Stock.	Yearly Divi- dend.	NAME OF COMPANY	Share par value	Amount Paid.	Last Sale Feb. 15
15,000	7	Brit. Amer. F. & M.	\$50	\$50	122 1/2
2,500	90	Canada Life	400	50	50 1/2
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	25	20 1/2
50,000	10	Western Assurance	40	20	169 1/2

DISCOUNT RATES.

London, Feb. 2

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

RAILWAYS.

Par value \$ Sh.	London Feb. 3
Canada Central 5% 1st Mortgage	98 1/2
Canada Pacific Shares, 3%	113 1/2
C. P. R. 1st Mortgage Bonds, 5%	108 1/2
do. 50 year L. G. Bonds, 3 1/2%	78 1/2
Grand Trunk Con. stock	100
5% perpetual debenture stock	136
do. Eq. bonds, 2nd charge 6%	130 1/2
do. First preference stock	58 1/2
do. Second preference stock	59 1/2
do. Third preference stock	142 1/2
Great Western per 5% debenture stock	100
Midland Stry. 1st mtg. bonds, 5%	100
Toronto, Grey & Bruce 4% stg. bonds, 1st mortgage	108 1/2

SECURITIES.

Par value \$ Sh.	London Feb. 9
Dominion 5% stock, 1905, of Ry. loan	106 1/2
do. 4% do. 1904, 5, 6, 8	105 1/2
do. 4% do. 1910, Ins. stock	104 1/2
do. 3 1/2% do. Ins. stock	101 1/2
Montreal Sterling 5% 1908	101 1/2
do. 5% 1874	103 1/2
do. 1879, 5%	103 1/2
City of Toronto Water Works Deb., 1906, 6%	111 1/2
do. do. gen. con. deb. 1920, 6%	104 1/2
do. do. stg. bonds 1908, 4%	100 1/2
do. do. Local Imp. Bonds 1913, 4%	100 1/2
do. do. Bonds 1909 3 1/2%	104 1/2
City of Ottawa, Stg. 1904, 6%	106 1/2
do. do. 4 1/2% 90 year debts	107 1/2
City of Quebec, con., 1905, 6%	116 1/2
do. do. sterling deb. 1908, 6%	106 1/2
do. do. 1903, 4%	104 1/2
do. do. 1908, 4%	105 1/2
City of Winnipeg, deb. 1907, 4%	113 1/2
do. do. deb. 1914 5	114 1/2