

Insurance.

THE CITIZENS' INSURANCE COMPANY.

FIRE, LIFE, GUARANTEE & ACCIDENT.

Capital Two Million Dollars—\$103,000
Deposited with the Dominion
Government.

HEAD OFFICE, - - MONTREAL,
No. St. JAMES STREET.

DIRECTORS.

Sir Hugh Allan, President. | John Pratt, Vice-Pres
Adolphe Roy. | Henry Lyman.
Andrew Allan. | N. B. Corse.
J. L. Cassidy.

EDWARD STARKÉ,

Manager Life, Guarantee and Accident Department

JOHN HUTCHINSON,

Manager of Fire Department.

ARCH'D MCGOWN, Secretary-Treasurer.

Fire risks taken at equitable rates based upon
the irrespective merits. All claims promptly and
liberally settled.

ONTARIO BRANCH—No. 52 Adelaide St. East, Toronto

North British & Mercantile

INSURANCE COMPANY.

ESTABLISHED 1809.

Subscribed Capital, - - £2,000,000

FIRE DEPARTMENT.

The Company insures almost every description of
property at the lowest rate of premium correspond-
ing to the nature of the risk.

LIFE DEPARTMENT.

BONUS YEAR, 1875.

The next division of profits for the five years since
1870, will be made on the closing of the books on the
1st December, 1875. All policies on the Participating
Scale, opened before that date will share in the
Division.

At last Division the Bonus declared was at the rate
of £1 6s. per cent. per annum on all sums assured, and
the previously vested Bonuses. On policies of old
standing, this was in many cases equal to £1 10s. per
cent. per annum on the original sum assured.
Ninety per cent. of the whole Profits is divided
among the assured on the participating scale, which
is as large a share of Profits as is allowed by any
office.

Profits are ascertained every five years.
Agents in all the cities and principal towns in the
Dominion.

MACDOUGALL & DAVIDSON,

Managing Directors and General Agents,
72 St. Francois Xavier St.,
Montreal.

Wm. EWING, Inspector.

Statement of Banks acting under Charter, for the month ending 30th November, 1875, according to the Returns furnished by them to the Auditor of Public Accounts.

CAPITAL.

CAPITAL.				LIABILITIES.									
BANKS.	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Notes in Circulation.	Domestic Deposits payable on Demand.	Domestic Deposits payable on or after notice or on a fixed day.	Provincial Govt. Deposits payable on Demand.	Provincial Govt. Deposits payable on or after notice or on a fixed day.	Other Deposits payable on or after notice or on a fixed day.	Due to other Banks or Agents not in Canada.	Due to other Banks or Agents in United Kingdom.	Liabilities not included under foregoing Heads.	Total Liabilities.
ONTARIO.													
1 Bank of Toronto.....	2,000,000	2,000,000	2,000,000	1,111,033	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
2 Bank of Montreal.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
3 Bank of Commerce.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
4 Bank of Nova Scotia.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
5 Bank of New Brunswick.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
6 Bank of St. John's.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
7 Bank of St. James.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
8 Bank of St. Lawrence.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
9 Bank of St. George.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
10 Bank of St. Michael.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
11 Bank of St. Patrick.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
12 Bank of St. Andrew.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
13 Bank of St. David.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
14 Bank of St. John's.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
15 Bank of St. James.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
16 Bank of St. Lawrence.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
17 Bank of St. George.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
18 Bank of St. Michael.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
19 Bank of St. Patrick.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
20 Bank of St. Andrew.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
21 Bank of St. David.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
22 Bank of St. John's.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
23 Bank of St. James.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
24 Bank of St. Lawrence.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
25 Bank of St. George.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
26 Bank of St. Michael.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
27 Bank of St. Patrick.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
28 Bank of St. Andrew.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
29 Bank of St. David.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
30 Bank of St. John's.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
31 Bank of St. James.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
32 Bank of St. Lawrence.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
33 Bank of St. George.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
34 Bank of St. Michael.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
35 Bank of St. Patrick.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
36 Bank of St. Andrew.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
37 Bank of St. David.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
38 Bank of St. John's.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
39 Bank of St. James.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
40 Bank of St. Lawrence.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
41 Bank of St. George.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
42 Bank of St. Michael.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
43 Bank of St. Patrick.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
44 Bank of St. Andrew.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
45 Bank of St. David.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
46 Bank of St. John's.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
47 Bank of St. James.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
48 Bank of St. Lawrence.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
49 Bank of St. George.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
50 Bank of St. Michael.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
51 Bank of St. Patrick.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
52 Bank of St. Andrew.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
53 Bank of St. David.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
54 Bank of St. John's.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
55 Bank of St. James.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
56 Bank of St. Lawrence.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
57 Bank of St. George.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
58 Bank of St. Michael.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
59 Bank of St. Patrick.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
60 Bank of St. Andrew.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
61 Bank of St. David.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
62 Bank of St. John's.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
63 Bank of St. James.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
64 Bank of St. Lawrence.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
65 Bank of St. George.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828	2,493,957
66 Bank of St. Michael.....	1,000,000	1,000,000	1,000,000	1,181,490	180,000	1,047,224	50,000	1,047,224	854,720	104,555	111,424	1,828</	