

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 STARKE,

Manager Life, Guarantee and Accident Department.

JOHN HUTCHINSON,

Manager of Fire Department.

ARCH'D McGOUN, Secretary-Treasurer.

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

ONTARIO BRANCH—No. 62 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 corresponding 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 10s. 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.

BANKS.	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Notes in Circulation.	Dominion Deposits on Demand.	Dominion Deposits after notice or on a fixed day.	Dom. Govt. Deposits on Demand.	Provincial Govt. Deposits payable after notice or on a fixed day.	Other Govt. Deposits payable on Demand.	Other Deposits payable on Demand.	Debt due to other Banks or Agents in United Kingdom.	Total Liabilities.	
Ontario.	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 1,161,033	\$ 180,000	\$ 180,000	\$ 50,000	\$ 1,067,224	\$ 4,570	\$ 1,828	\$ 3,643,567	\$ 16,124	
1 Bank of Toronto.	1,000,000	1,000,000	591,200	42,323	1,005,850	268,858	50,600	420,668	156,755	1,103,744	1,103,744	1	
2 Bank of Hamilton.	600,000	600,000	970,250	24,684	930,910	9,813	265,755	3,165,166	3,162,061	2,306,027	4,067,387	4	
3 Canadian Bk of Corn.	1,000,000	1,000,000	900,450	25,000	25,000	5	161,174	161,174	161,174	1,161,301	1,161,301	6	
4 Dominion.	1,000,000	1,000,000	624,650	334,161	1,079,032	45,035	340,000	1,574,127	70,712	4,612,956	3,116,451	8	
5 Imperial Bk of Can.	1,000,000	1,000,000	2,982,196	1,181,448	657,752	81,130	160,174	160,174	160,174	161,991	161,991	9	
6 Niagara.	1,000,000	1,000,000	2,060,900	1,950,148	1,452,532	81,130	160,174	160,174	160,174	161,991	161,991	10	
7 Ontario.	1,000,000	1,000,000	842,710	632,725	21,927	11	25,000	25,000	180,920	16,985	20,265,626	11	
8 Royal Canadian.	1,000,000	1,000,000	631,450	114,972	1,000,000	12	137,937	1,782,297	5,624,121	3,755,177	17,576,128	12	
9 St. Lawrence.	1,000,000	1,000,000	1,000,000	830,591	33,563	55,250	44,761	44,761	1,067,381	4,820,121	17,165	17	
10 Federal.	1,000,000	1,000,000	800,000	600,000	1,000,000	13	160,000	160,000	160,000	20,076	20,076	13	
11 Bank of Ottawa.	1,000,000	1,000,000	639,280	21,927	1,000,000	14	160,000	160,000	160,000	22,061	22,061	14	
12 Montreal.	12,000,000	12,000,000	11,569,100	8,800,591	1,384,456	33,254	160,000	160,000	160,000	1,154,510	1,154,510	15	
13 Brit. North America.	4,865,666	4,865,666	4,865,666	1,259,774	1,256,616	210,608	160,000	160,000	160,000	525,656	525,656	16	
14 Peoples'.	1,600,000	1,600,000	2,000,000	1,894,035	1,894,035	48,292	11,130	11,130	590,000	590,000	325,656	17	
15 National.	2,000,000	2,000,000	2,000,000	734,645	717,510	11,220	11,220	11,220	64,572	64,572	64,572	18	
16 Jacques Cartier.	2,000,000	2,000,000	1,699,000	1,699,000	13,410	38,657	10	10	10	102,923	102,923	19	
17 Ville Marie.	1,000,000	1,000,000	540,900	213,490	110,312	12,500	20	20	127,065	42,470	42,470	20	
18 St. Jean de St. Lazare.	1,000,000	1,000,000	503,100	101,840	21,900	21,900	20	20	100,000	100,000	100,000	21	
19 Banque de St. Luc.	1,000,000	1,000,000	753,000	544,650	258,321	50,925	20	20	164,557	84,765	84,765	22	
20 Banque d' Hochelaga.	1,000,000	1,000,000	1,630,000	1,630,000	300,930	50,925	20	20	1,014,430	372,559	372,559	23	
21 City.	1,000,000	1,000,000	1,331,450	1,167,702	615,292	63,930	205,930	205,930	205,930	111,194	111,194	24	
22 Eastern Townships.	1,000,000	1,000,000	2,000,000	1,000,000	467,121	48,360	20	20	48,360	42,244	42,244	25	
23 Exchange Bk. of Can.	1,000,000	1,000,000	1,000,000	1,094,556	2,132,830	292,901	100,000	22	22	460,759	460,759	2,763,422	26
24 Montréal.	2,000,000	2,000,000	8,697,200	8,183,636	3,715,024	163,822	50,000	50,000	50,000	5,833,412	5,833,412	2,309,000	27
25 Mechanics.	9,000,000	9,000,000	1,000,000	1,000,000	657,480	55,325	18,026	18,026	114,341	10,813	10,813	28	
26 Metropolitan.	1,000,000	1,000,000	2,560,000	1,959,036	615,292	63,930	11,626	11,626	150,000	2,675,000	312,863	250,117	
27 Quebec.	1,000,000	1,000,000	2,000,000	1,000,000	610,176	61,164	173,200	173,200	173,200	167,702	167,702	26	
28 Union.	1,000,000	1,000,000	1,000,000	1,000,000	610,176	61,164	173,200	173,200	173,200	167,702	167,702	27	
29 Sudacoma Bank.	1,000,000	1,000,000	1,000,000	603,250	292,257	50,000	25,000	25,000	139,046	139,046	139,046	28	
30 Sudacoma Bank.	1,000,000	1,000,000	64,392,556	60,047,216	28,395,857	3,204,657	2,462,052,36	2,462,052,36	29,061,732	22,185,286	2,283,569	67,569	29
Total Ont. and Que.	1,000,000	1,000,000	1,000,000	974,740	100,574	56,305	31	6,436	1,301,10	1,133,72	150,750,111	152,208,75	31
31 Bank of Nova Scotia.	1,000,000	1,000,000	1,000,000	910,000	910,000	56,431	32	32	153,617	53,617	53,617	1,382,336,55	32
32 Merchants' bk of Halifax.	1,000,000	1,000,000	1,000,000	500,000	500,000	50,000	33	33	160,891,70	44,126,51	44,126,51	83,462,84	33
33 People's Bank.	1,000,000	1,000,000	1,000,000	247,178	247,178	51,053	34	34	114,561	8,522,75	8,522,75	83,462,84	34
34 Union Bank.	1,000,000	1,000,000	1,000,000	500,000	500,000	50,000	35	35	114,561	8,522,75	8,522,75	83,462,84	35
35 Bank of Yarmouth.	400,000	400,000	500,000	344,580	54,475,10	42,061,00	36	36	114,561	8,522,75	8,522,75	83,462,84	36
36 Bank of Liverpool.	500,000	500,000	500,000	247,178	247,178	51,053	37	37	114,561	8,522,75	8,522,75	83,462,84	37
37 New Brunswick.	1,000,000	1,000,000	1,000,000	690,472	73,931,18	10,637,04	38	38	77,167,53	12,237,32	12,237,32	100,000,000	38
38 Bank of New Brunswick.	1,000,000	1,000,000	1,000,000	124,631	124,631	290,900	39	39	47,537,75	1,013,597,75	1,013,597,75	1,013,597,75	39