

Returns furnished by the Banks to the AUDITOR OF PUBLIC ACCOUNTS.

| LIABILITIES. | | | | | | | |
|--|--|-------------------------------|---|--|---|--------------------|------------------------|
| Loans from or deposits made by other banks in Canada. Secured. | Loans from deposits made by other banks in Canada unsecured. | Due to other banks in Canada. | Due to agencies of bank or to other banks or agencies in foreign countries. | Due to agencies of bank or to other banks or agencies in the United Kingdom. | Liabilities not included under foregoing heads. | Total liabilities. | Directors' Liabilities |
| | 192,524 | 4,288 | 10,068 | | 884 | 6,895,649 | 240,988 |
| | 264,064 | 21,506 | | 777,530 | 3,240 | 13,845,380 | 732,618 |
| | | 25,613 | | 140,215 | | 8,033,826 | 490,110 |
| | | 138,302 | | 90,461 | | 5,601,747 | 118,297 |
| | | 21,182 | | 159,273 | | 4,111,948 | 127,896 |
| | | 42,958 | | 21,691 | 168,704 | 4,668,441 | 59,260 |
| | | 12,125 | | 125,690 | | 6,406,694 | 217,156 |
| | | 13,482 | | | | 2,631,978 | 78,990 |
| | | 2,627 | | | | 2,042,558 | 68,864 |
| | | 73,521 | | 38,901 | | 3,407,613 | 143,319 |
| | | | | 138,314 | | 2,761,478 | 108,994 |
| | | 4,509 | | | 4,527 | 805,199 | 23,274 |
| | | 14 | | 60,607 | | 625,693 | 8,485 |
| | 582,655 | 154,147 | 13,993 | | | 25,743,294 | 798,000 |
| | | 23,288 | 18,261 | | | 6,907,904 | 13,493 |
| | | 8,537 | | 70,579 | 7,875 | 3,705,199 | 392,500 |
| | | 6,225 | 5,251 | | 1,835 | 1,621,593 | 114,835 |
| | | | | | 1,419 | 1,159,965 | 114,008 |
| | | 2,725 | | | 8,228 | 1,753,991 | 130,090 |
| | | 267,384 | 7,748 | 70,543 | | 8,905,636 | 285,867 |
| | 744,072 | 136,894 | | 315,475 | 4,988 | 13,045,204 | 1,768,143 |
| | | 20,793 | | | 10,332 | 2,443,615 | 152,000 |
| | | 17,611 | 334 | | | 5,355,349 | 618,447 |
| | 50,000 | 11,904 | | 5,184 | | 3,077,634 | 322,436 |
| | | | | | 92 | 108,623 | 12,258 |
| | | 3,481 | | | | 700,982 | 78,419 |
| | | 8,528 | | 2,628 | 1,099 | 3,339,443 | 247,466 |
| | | | | | | | |
| | | 6,932 | 6,594 | | 13,081 | 4,789,724 | 208,739 |
| | | 24,515 | 357 | 35,300 | 594 | 3,296,306 | 268,202 |
| | | 542 | 148 | | 375 | 636,926 | 47,426 |
| | | | 2,780 | | 22,688 | 679,663 | 269,492 |
| | | 537 | 361 | 59,844 | 1,081 | 1,902,291 | 8,375 |
| | | 4,571 | | 16,885 | | 482,231 | 109,822 |
| | | | | | 2,230 | 106,964 | |
| | | | | | | | |
| | | 4,976 | | | 931 | 245,851 | 105,787 |
| | | | | | | | |
| | | 21,716 | | | | 1,831,777 | 153,478 |
| | | | | | | | |
| | | | 7,788 | | | 368,407 | |
| | | | | | | | |
| | | 2,582 | | | | 687,356 | 38,284 |
| | | | | | | | |
| | | 12,769 | 5,696 | | 7,190 | 3,277,052 | NIL |
| | 1,839,318 | 1,100,912 | 79,380 | 2,128,929 | 261,102 | 157,210,774 | 8,579,843 |

| ASSETS. | | | | | | | | | | | |
|--|--|--|------------------------|---|---|----------------|-----------------------------------|---------------|---|---|--|
| Other current loans, discounts and advances to the public. | Notes, &c., overdue and not specially secured. | Other overdue debts not specially secur'd. | Overdue debts secured. | Real Estate (other than the Bank Premises.) | Mortgage on Real Estate sold by the Bank. | Bank Premises. | Other Assets not includ'd before. | Total Assets. | Average amount of specie held during the month. | Average amount of Dominion Notes held during month. | |
| 7,120,227 | 5,246 | | 4,290 | 9,214 | 8,612 | 50,000 | | 10,423,211 | 182,006 | 556,900 | |
| 13,563,425 | 62,777 | | 195,672 | 53,443 | 92,904 | 294,689 | 127,812 | 20,089,790 | 412,000 | 542,000 | |
| 6,178,300 | 32,230 | | 50,662 | | | 156,360 | 2,285 | 10,821,152 | 135,000 | 223,000 | |
| 5,462,814 | 47,076 | | 89,593 | 110,780 | | 169,007 | 69,461 | 7,832,619 | 906,900 | 289,200 | |
| 3,620,116 | 20,966 | | | 20,000 | 1,500 | 90,000 | 18,283 | 5,534,796 | 102,740 | 180,350 | |
| 4,967,406 | 64,163 | | 26,157 | 86,046 | 14,815 | 123,184 | 53,429 | 6,142,680 | 74,061 | 215,703 | |
| 4,883,490 | 25,408 | | 58,530 | 61,349 | | 33,163 | 38,854 | 8,581,157 | 253,951 | 370,505 | |
| 2,636,053 | 15,078 | | 23,793 | | | | 18,068 | 3,231,518 | 54,480 | 116,490 | |
| 1,831,019 | 4,589 | | 22,223 | | | 7,190 | 16,025 | 2,588,341 | 44,721 | 67,966 | |
| 3,893,428 | 5,755 | | | | | 84,669 | 23,720 | 4,869,108 | 102,792 | 132,398 | |
| 2,652,527 | 5,534 | | 13,885 | 22,012 | 2,965 | 45,560 | | 4,224,639 | 102,392 | 135,473 | |
| 970,307 | 8,743 | | 1,050 | | | | 8,720 | 1,286,530 | 18,188 | 24,484 | |
| 224,429 | 65,427 | | 2,069 | | | | 3,322 | 686,436 | 16,000 | 11,000 | |
| | | | | | | | | | | | |
| 17,208,359 | 113,486 | | 36,450 | 29,984 | 106,167 | 600,000 | 2,064,253 | 45,014,093 | 1,585,000 | 1,990,000 | |
| 7,422,627 | 101,522 | | 33,014 | 65 | | 200,000 | | 12,478,982 | 301,614 | 622,149 | |
| 4,385,321 | 25,600 | | 36,183 | 136,872 | 6,268 | 54,444 | 7,133 | 5,265,422 | 21,252 | 124,402 | |
| 1,162,234 | 9,480 | | 277,638 | 63,242 | 39,088 | 82,365 | 181,423 | 2,268,900 | 15,203 | 35,075 | |
| 993,323 | 31,456 | 28,761 | 23,119 | 67,334 | 8,301 | 20,317 | 292,460 | 1,711,706 | 14,787 | 19,679 | |
| 1,832,218 | 16,478 | | 65,943 | 22,483 | 16,940 | | 36,280 | 2,621,284 | 37,071 | 58,645 | |
| 8,709,957 | 64,941 | | 119,055 | 43,919 | 7,503 | 190,000 | 79,423 | 11,979,386 | 441,127 | 503,539 | |
| 12,156,715 | 107,639 | 16,390 | 70,460 | 201,528 | 40,627 | 439,653 | 88,673 | 20,806,127 | 296,000 | 629,000 | |
| 3,010,553 | 100,035 | | 146,294 | 130,179 | 23,251 | 98,104 | 31,639 | 4,527,655 | 110,000 | 200,000 | |
| 5,389,138 | 107,263 | | 159,773 | 52,358 | 11,437 | 158,702 | 801,636 | 8,515,838 | 74,050 | 191,927 | |
| 3,443,051 | 21,503 | | 39,454 | 36,720 | 15,112 | 100,000 | 81,658 | 4,468,509 | 21,210 | 110,850 | |
| 221,936 | 27,800 | 1,601 | 30,449 | 2,450 | 1,700 | | 6,097 | 352,698 | 1,193 | 7,700 | |
| 708,642 | 11,501 | | 26,161 | 27,252 | 8,588 | | 14,738 | 1,011,252 | 7,755 | 18,751 | |
| 3,642,491 | 59,081 | | | 20,984 | 90,962 | 100,000 | 5,766 | 5,278,378 | 115,052 | 121,182 | |
| | | | | | | | | | | | |
| 3,237,012 | 38,148 | | 35,502 | 18,615 | 32,225 | 91,545 | 25,008 | 6,370,862 | 159,317 | 265,446 | |
| 3,035,532 | 10,879 | | 6,317 | 5,972 | 200,000 | 62,000 | 12,607 | 4,532,531 | 92,000 | 259,000 | |
| 903,320 | 7,943 | | 700 | | 1,200 | 35,900 | 1,414 | 1,306,420 | 28,905 | 70,440 | |
| 623,246 | 13,460 | | 46,678 | 3,048 | | 48,000 | 12,000 | 1,234,201 | 19,570 | 53,724 | |
| 1,907,533 | 29,233 | | 28,050 | 1,514 | | | 94 | 2,568,638 | 28,985 | 78,500 | |
| 548,679 | 4,923 | | 5,872 | | | 8,000 | 51,657 | 821,377 | 20,732 | 24,041 | |
| 251,609 | 7,320 | 840 | 6,650 | | | 22,881 | | 389,056 | 4,727 | 4,339 | |
| | | | | | | | | | | | |
| 360,989 | 20,226 | 2,438 | 8,863 | 1,600 | | | | 880,984 | 12,727 | 9,484 | |
| | | | | | | | | | | | |
| 1,752,533 | 18,553 | | 1,923 | 11,258 | 6,171 | 30,000 | 2,075 | 2,763,237 | 116,230 | 294,518 | |
| 510,347 | | | 4,000 | 7,926 | | 12,000 | | 623,262 | 33,000 | | |
| 668,974 | 5,644 | | 16,925 | 5,500 | 3,000 | | 4,472 | 997,126 | 13,837 | 30,211 | |
| 1,468,524 | | | | 12,600 | | 93,305 | 17,869 | 3,505,417 | 218,787 | 207,913 | |
| 142,912,503 | 1,310,624 | 50,772 | 1,708,505 | 1,259,228 | 772,395 | 3,611,846 | 3,700,560 | 238,173,637 | 5,466,575 | 8,732,460 | |

R. W. BAXTER, Acting Deputy Minister of Finance.

—News of an invention which promises to be of the very highest interest to users of steam, is given by a correspondent in a recent issue of the *Manchester Examiner*. It is that of a regenerative furnace which shall consume or in some way do away with smoke. This invention has been patented by Messrs. Ashworth & Kneen, of Dalton-in-Furness. It is claimed that while bringing about an economy of something like 40 per cent. in the consumption of coal, it also secures the total abolition of smoke. Careful tests have demonstrated, says the paper named, that the new regenerative furnace will make more steam at about one-half the quantity of coal required to be used at present. It can be fitted readily to any boiler, marine included. "Further, the application of the new furnace to any boiler means the complete abatement of all smoke, a matter in which most large towns are deeply interested. Many scientific men, including some of the Naval Dockyard authorities, have inspected the furnace, and all speak of it in eulogistic terms."

—Rev. Dr. Howley, vicar apostolic of Western Newfoundland, who was in Halifax last week, stated to a newspaper reporter that the representations of the Newfoundland newspapers and government that the people of that Island are prosperous and happy were barefaced misrepresentations spread abroad for the purpose of covering up the true and sorry state of affairs. The vicar states that thousands of families are living in unutterable misery and woe. The fishery this season has been an almost entire failure on the whole coast. The people must have government aid to carry them through the whole winter. Dr. Howley is in Halifax to forward a direct steam line between the west coast of Newfoundland and Nova Scotia and he presses the matter upon the Dominion and Local Governments for subsidies.

—Some of the American newspapers occasionally drift into the truth about the result of this season's fishery. The *Portland Press* says, "some few vessels have done well, but in the main the mackerel fishermen have hardly earned their salt, some of them have actually failed to do even that. Many have absolutely nothing for the subsistence of their families during the winter." This is a striking contrast to reports from our Canadian fishermen who have done well all around and are "well-fixed" for the winter. During the hot controversy last spring it was a favorite statement of American newspapers that our fisheries were worth nothing to them and no doubt when occasion serves the statement will be repeated, but just at present it would seem that the vigilance of Canadian cruisers has had disastrous results to the fishermen of Maine and Massachusetts.

—Mr. F. V. Winch, a British Columbia purveyor, has shipped to Yokohama per SS. "Parthia," 367 boxes of winter apples, most of which came from Sea Island and the balance from the Sound. Mr. Winch also sent as samples 300 lbs. of Fraser River smoked salmon, and 40 lbs. of British Columbia roll butter. He expects that quite a profitable trade will yet be done in shipping the produce of our farms and fisheries to China and Japan.

—The schooner "Maggie Mac" left Halifax last Wednesday for Victoria, B. C., and the schooner "Ariel" left St. John the same day for Vancouver, B. C. The latter has a crew of seven men all told. Capt. Bucknam's wife and four children accompany him on the "Ariel."

Commercial.

MONTREAL MARKETS.

MONTREAL, 23rd Nov., 1887.

ASHES.—The market shows little change, enquiry has not been active, and receipts continue to be very moderate. We quote for first quality pots \$4.10 to \$4.20, seconds \$3.60 to \$3.75; in pearls there have been no recent sales, in Liverpool they are quoted at 45/-, equal to about \$8.00 here, but find slow sale.