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 or 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
....	144,689	13,256	....	....	1,048	5,811,253	52.810
....	....	22,858	....	25,978	....	13,694,093	42,039
....	....	32,369	....	....	....	7,153,489	275,000
....	....	58,764	....	5,462	....	5,564,481	118 704
....	....	16,628	....	....	....	3,169,107	89,593
....	100 000	21,051	....	106,872	....	4,054 205	172,950
....	....	37,128	....	....	....	5,244,748	264 401
....	....	12,563	....	....	....	1 580,771	65,287
....	....	20,426	....	....	....	757,873	22,992
....	....	9,405	....	59,991	....	2,943.207	133,719
....	....	32,162	....	58,857	....	2,387,096	439,994
....	....	6,132	....	....	1,783	727,013	21,110
....	....	140	....	....	....	706,953	79,699
....	443,847	186,879	33,512	....	....	26,598,737	385,197
....	....	31,554	23,025	....	....	6,645,715	12,974
....	....	13,477	....	....	6,116	2,268,754	212,752
....	....	....	5,019	....	2,092	1,235,079	94,019
....	....	....	....	....	4,943	963,671	81,880
....	....	61	....	....	8,316	1,116,340	96,625
....	....	71,837	2,659	161,566	28,698	7,649,782	147,303
....	....	754,349	....	44,660	10,271	13,080,089	986,935
....	....	28 396	121	4,245	6.397	2,132,008	257,000
....	....	37,802	....	....	....	4,833,394	960,915
....	75,000	22,120	....	....	....	2,315,142	328,386
....	....	....	....	....	191	139,327	8,941
....	....	1,847	....	....	....	543,657	57,300
....	....	1,315	....	4,981	....	2,555,991	167,232
....	....	57,463	16,540	136,112	51,755	3,688,695	175,168
....	....	37,231	....	....	30,007	2,478.888	293,627
....	....	4,262	....	....	15,065	531,366	50 678
....	....	11,936	537	....	52,266	725 602	277,[illegible]16
....	....	1,708	814	30,601	15,577	1,614,119	8,553
....	....	1,218	....	3,713	11,726	376,931	98,440
....	....	....	....	....	206	79.929	....
....	....	81,196	....	....	196	747,076	33,895
....	....	30,391	....	....	5,385	368,879	....
....	....	74,954	....	....	....	1,545,708	159,450
....	....	5,223	....	....	6,002	964,051	87,858
....	....	703	1,856	....	....	408,248	....
....	....	5,569	....	....	....	548,410	28,052
....	....	1,600	5,878	2,315	4,190	2,262,810	....
....	763,537	1,745,932	89,954	645,360	262,259	142,232,706	6,739,299

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.
6,623,413	3,575	....	2,358	9,446	10,489	50,000	5,000	9 216,614	192 203	757,632
18,526 321	103,929	....	272,462	77,263	57,659	285,544	....	24,191,404	569 000	795,000
5,912,768	24,121	....	34,656	4,807	....	133,801	2,743	9,759,281	156,000	456,000
5,449,882	44,838	....	32,429	110,498	49,066	168,778	3,749	7,694.406	219.100	308,900
2,986,136	3,595	....	....	20.000	50	91,000	30,417	4,479,127	106,342	165,720
4,273,691	136,313	....	50,952	84,376	8,612	123,022	48,100	5,569,078	91,616	270,397
4,374,128	56,186	....	78,561	59,560	48,542	122,465	13,351	7,436,101	263,087	307,145
1,583,840	3,485	....	3,353	....	....	....	14,319	1,955,019	40 084	60,088
783,933	409	....	....	....	....	3.690	11,720	1,019,848	15,433	60 253
2,899,852	13,675	....	51.961	....	....	131,996	23,519	4 310,424	102,981	117,163
2,787 968	6, 266	....	26 607	6,404	2,741	45,628	....	3,677,546	100 567	107,230
824,832	4,494	....	2 550	....	....	....	8,293	1,050,923	12,775	25 058
586,825	2,833	....	3,219	....	....	....	7,643	959,739	34,573	40,530
14,702,641	202,109	....	179,653	38,592	107,808	440,000	2,331,364	45,329,288	2,276,901	4,678,065
6,119,424	11,342	....	6 280	218	....	200,000	....	11,933,686	348 104	579,476
2,7[illegible]8,007	44,128	....	42,544	137,894	8,937	39.181	7,183	8,609,327	38,109	150,667
871,583	14,416	....	179,370	59,367	42,040	80,000	233,061	1,897,735	21,909	25,395
876,483	32 448	....	12,820	103,896	7,619	11,000	322,384	1,468,700	8,176	15,109
1,418,095	948	....	68 320	61,361	23,410	....	11,906	1,908,157	50,572	43,538
7,186,717	25,867	....	116,396	43,604	12,421	190,000	2,278	[illegible] 456	386,732	496,569
10,761,033	152,069	26 126	93,105	131,148	66,616	430,000	80,909	20,430.071	354,000	673,000
3,152,624	77,249	....	128,060	179,426	28,386	97,709	27,931	4 308,654	115,000	210,000
4,551,732	58,845	....	248,179	9 ,098	32,528	123,168	11,196	7,895,797	65,023	217,605
3,049,928	300,097	....	161 337	16,138	38,160	112,590	158,681	4,353,794	60 800	112,274
285 357	26,916	....	32,761	550	1.800	18,789	4,811	395,134	2 416	2 942
569,872	15,391	....	30,621	23 983	1,014	10,979	21,004	839,952	13,000	28,870
2,916,069	44,924	....	39,869	26,379	73,885	101,700	18,253	4,429,179	113,217	98,826
2,098,558	2,536	3,179	43,653	58,763	18,469	67,998	150,419	5,147,504	213,145	251,613
2,122,707	8,754	....	10,426	4,532	....	62,000	6,000	3,639,747	158,240	235,60
958,851	17,543	....	4,450	....	....	35,900	1,339	1,180,674	28,876	68,999
503,296	11,934	....	57,478	3,041	....	48,000	11,367	1,265,806	37,374	66,617
1,868,998	39,477	....	38,000	....	....	....	5,749	2 191,166	35,000	116,400
595,465	6,916	....	....	....	....	8,000	31,537	807,562	26,190	21,288
243,767	4,150	....	6 650	....	....	22,881	....	372.963	12,421	11,364
680,499	18 607	62,874	10,000	1,304	....	11,000	65,125	1,011,354	13,619	15 770
468,968	22,041	979	10,005	1,600	....	....	17	703,512	15,261	11,097
1,443.937	1,776	....	....	25,258	5,200	30,000	9 453	2,947,537	138,022	496 887
881,072	3,353	....	....	32,557	....	4.720	2,411	1,382,255	19,546	62,940
430,317	....	....	4,000	3,920	....	4,000	....	638,688	27,150	....
489,724	4,752	....	....	....	....	....	3,562	746,648	2,500	26,000
834,398	....	....	....	12,055	....	64,083	4,431	2,574,467	256,815	268,884
125,272,702	1,547,323	93,159	2,083,100	1,431,850	645,810	3,289,629	3,665 889	222,905,552	6,753,937	12,448,911

J. M. COURTNEY, *Deputy Minister of Finance.*

were appointed auditors of the Association for the current year.

Messrs. J. B. Boyle and Thos. Blakeney, who were appointed scrutineers to take the vote for the election of directors, reported the following parties duly elected, viz: Messrs. Chas. Murray, S. Crawford, Henry Taylor, D. Macfie, Benjamin Cronyn, John Labatt, I. Danks, F. A. Fitzgerald, H. Brodie, C. F. Goodhue, W. R. Meredith and John Elliott.

It was moved by Richard M. Meredith, and seconded by J. B. Boyle—That a cordial vote of thanks be tendered to the president, vice-president, directors and officers of the Association for their valuable services during the past year. Carried.

The meeting then adjourned.

At a subsequent meeting of the directors Mr. Chas. Murray was re-elected president and Samuel Crawford vice-president.

URGING CUSTOMERS TO BUY.

A desire exists upon the part of many merchants and their clerks never to let a customer leave the store without selling something. They resort to every device imaginable to accomplish that object. "These goods are just in," or "here is something I am sure you will like and it is cheap," and hundred other like questions. Tne customer consider and possible says "I would like them but can't afford to pay right away," Quick as thought almost the response comes, "Oh, take your time in paying." The goods are sold and credit given.

Now the merchant sends out his bills and among the number the customer who was urged to buy receives one. Customer hasn't the money to meet it. The bill is sent again and again and finally it is paid, but not without considerable ill-feeling upon the part of the customer who feels he has not been treated right. Many of the bills are never paid,

It is a question whether the merchant gains anything by this or not, moralises the *Merchant Mail.* It is a certain, that he loses much in bad debts and some of the goods he has urged many times are in these debts. The person who gets credit should never be urged to buy and the merchant should govern himself accordingly. [But the man who has the cash in his fist may properly be urged every time.—ED. MON. TIMES.]

Commercial.

MONTREAL MARKETS.

MONTREAL, Feb. [illegible] 1886.

ASHES.—Business slow, transactions few, and confined to small compass. Receipts light. The figure for No. 1 pots is still $3.40 to $3.45; there have been no recent dealings in either seconds or pearls.

DRY GOODS.—The majority of travellers have returned, but those still out are sending in fair orders. The results of the spring trip cannot be called otherwise than satisfactory, and we find quite a few houses who report the volume of business ahead of last spring. Several buyers from the North-west have been in town this week; they report matters as in good shape with them, and have been making fairly liberal purchases. Country remittances are still somewhat off, but are likely to improve with the bettered roads, now that we have got more snow and more seasonable weather. City payments are coming in much better than country ones, and business is moderately good in town.

FISH.—As Lent approaches the demand is more active, and stocks are beginning to move, but are uot sufficiently reduced to cause any advance. We repeat quotations which are as follows:—Labradors $3.00 to $8.25; Cape Breton, none in market. Dry Cod $2.75 to $3.25; Green do. $3.50 to $4; large do. $4 to $4.25; North Shore Salmon $12 for No. 1; $11.00 for No. 2; British Columbia $9.00 to $9.50; Lake trout, $3.75; boneless cod, 5 to 6½c. per lb.

FURS.—Receipts of raw furs are still light, and reports from all parts of the country say that the collection this winter is very small.