

**THE BANK OF BRITISH NORTH AMERICA—Continued****ASSETS**

Current Coin and Bullion .....	\$1,530,303.14	
Dominion Notes .....	4,457,971.86	
Notes of other Banks .....		\$5,988,275.00
Cheques on other Banks .....		491,682.88
Balances due by other Banks in Canada .....		2,490,628.36
Balances due by Banks and Banking Correspondents elsewhere than in Canada .....		9,002.18
Dominion and Provincial Government Securities, not exceeding Market Value .....		3,292,661.31
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian .....		955,064.25
Railway and other Bonds and Stocks .....		11,274,293.37
Call and Short Loans in Canada on Bonds, Debentures and Stocks .....		69,027.04
Call and Short Loans elsewhere than in Canada .....		1,446,233.86
Other Current Loans and Discounts in Canada (less Rebate of Interest) .....		4,331,549.94
Other Current Loans and Discounts elsewhere than in Canada (less Rebate of Interest) .....		23,936,070.44
Liabilities of Customers under Letters of Credit, as per contra .....		7,225,512.48
Real Estate other than Bank Premises .....		883,428.48
Overdue Debts (estimated Loss provided for) .....		29,235.97
Bank Premises at not more than Cost, Less Amounts Written off .....		217,878.09
Deposit with the Canadian Minister of Finance for the Purposes of the Circulation Fund—		2,301,109.37
Dominion of Canada 3% per cent. Bonds, £250,000 at 95% .....	\$1,166,479.17	
Cash .....	219,215.49	
Deposits in the Central Gold Reserves .....		1,385,694.66
Other Assets and Accounts not included in the Foregoing .....		800,000.00
		658,610.27

**\$67,785,957.95**

H. B. MACKENZIE, General Manager.

E. A. HOARE, J. H. BRODIE, Directors.

We have examined the above Balance Sheet with the Books in London and the Certified Returns from the Branches, and we report to the Shareholders that we have obtained all the information and explanations we have required and that in our opinion, the transactions of the Bank which have come under our notice have been within the powers of the Bank. As required by Section 56, Clause 19, of the Bank Act of Canada, we visited the Chief Office (Montreal) of the Bank and checked the cash and verified the securities and found that they agreed with the entries in the books of the Bank with regard thereto. We further report that, in our opinion, the above Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Bank's affairs according to the best of our information and the explanations given to us and as shown by the books and returns.

London, 26th February, 1917.

N. E. WATERHOUSE, FRANK S. PRICE, Auditors.

Use and occupancy insurance is attracting the attention of lumber men in the United States, particularly this year, as the lumber business bids fair to be unusually prosperous and mill owners and woodworkers are especially anxious to safeguard their profits.

**WANTED**

YOUNG MAN of neat appearance, energetic business-getter, thoroughly conversant with both languages, at present occupying responsible position, is open to any business proposition or would act as private secretary. Highest references. Address,

C. O. R.

c/o The Chronicle,  
MONTREAL**WANTED**

Energetic YOUNG MAN thoroughly experienced in FIRE INSURANCE, at present Assistant Manager of a British Fire Office, would consider offer in like capacity. Best references. Address,

X. T. O.

c/o The Chronicle,  
MONTREAL.**WANTED**

A MALE CLERK with some experience in a Fire Insurance Office, or one experienced in Schedule Rating work. Reply stating experience and salary expected to,

ASSOCIATION,

c/o The Chronicle  
MONTREAL**FOR SALE**

Complete set of Goad's plans of the Province of Quebec, in perfect order and practically new. Address,

P. O. BOX 2770,  
MONTREAL**NOTICE OF REMOVAL****THE MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY, Limited.**

The Office of this Company has been removed to  
**286 St. James Street, (Imperial Bank Chambers)**  
MONTREAL