

—We are pleased to see that in the appointment of the official assignees under the Insolvent Act of 1875, most of the old and reliable persons have been retained. The new Act, of which we gave an extended review in February last, comes into force on the 1st of September. Among its salient features a few may be particularized to refresh the recollection of our readers. The power of making voluntary assignments is withdrawn; an insolvent before he can obtain a discharge must pay 33 1/3 per cent. of his liabilities; and the law directs that the writs of attachment be issued to the assignee instead of the sheriff, as provided by the Act of 1869. A new clause is added to those defining the grounds on which a debtor shall be deemed an insolvent, and it regards the fact of a debtor calling a meeting of his creditors for the purpose of compounding with them, or the exhibiting of a statement showing inability to meet liabilities, as proof of bankruptcy.

The Insolvent Act of 1875; including full notes to each section, tariff of costs, index, and list of cases. By Hugh MacMahon, Esq. Toronto: Willing & Williamson, 1875. Price, \$3.00.

We have received a copy of this publication, and as the subject of which it treats is one that will at all times bear examination, it is our intention to refer to the work fully in a future issue.

FIRE RECORD.—Dundas, August 17.—The stables and contents belonging to Mr. Collins' Hotel, of this place, were completely destroyed by fire. Loss, \$800; no insurance.

Gilford, Aug. 21.—Flansburgh's Commercial Hotel was burned down last night, together with the stables, sheds and all the outbuildings. The fire originated in the stable. Part of the furniture in the house was saved. The buildings were insured for \$1,200, but there was nothing on the contents.

Halifax, Aug. 18.—A dwelling at Willow Park was burned yesterday and a large portion of its contents destroyed. The loss is probably fully covered by insurance. There was \$400 on the house in the "Guardian" and \$1000 in the "Lancashire" offices; and \$1,500 on the furniture in the latter.

Montreal, Aug. 23.—A dry goods store on St. Joseph street was totally destroyed. Loss \$11,000; insurance \$10,000 divided as follows: Montreal, \$4,000; Lancashire, \$2,500; Commercial Union, \$3,500. The adjoining store occupied by Mr. Desjardin was damaged to the extent of \$2000. He is insured for \$6,000 on the stock \$1000 of which is in the Commercial Union.

Arkona, Aug. 21.—The barns and stables of Mr. Joseph Cornell with about eleven tons of hay, and all this season's crop of fall wheat and barley and several agricultural implements were destroyed by fire. Loss about \$2,000 insurance \$1,110.

Kingston, Aug. 20.—The barn and shed of Mr. Mathew Reid, on the Perth Road, in the Township of Kingston, full of hay and grain, was totally consumed. There was no insurance on the property.

Barrie, Aug. 21.—The cooper shop of J. V. Williams was destroyed by fire. The loss is light and the building was insured for \$500. The carriage factory and blacksmith shop of G. Somers which adjoined the above premises were also consumed: Loss \$600, insured for \$800.

St. Catharines, Aug. 20.—A stable containing two horses was consumed to-day. Loss \$500.

STATEMENT OF BANKS Acting under Charter for the Month ending July 31st, 1875, according to Returns furnished by the Banks to the Auditor of Public Accounts.

NAME OF BANK.	CAPITAL.					LIABILITIES.										Total Liabilities.
	Capital Authorized.	Capital Subscribed.	Capital Paid Up.	Notes in Circulation.	Dom. Govt. deposits payable on demand.	D. Govt. deposits payable after notice on a fixed day.	Prov. Govt. deposits payable on demand.	P. Govt. deposits payable after notice on a fixed day.	Other Deposits Payable on Demand.	Other deposits payable after notice on a fixed day.	Due to other Banks in Canada.	Due to Agencies or Agents in or for foreign countries.	Due to Agencies or Agents in or for foreign countries.	Liabilities not included under foregoing heads.		
ONTARIO.																
Bank of Toronto	\$2,000,000	1,000,000	2,000,000	755,730	61,935 85	180,000 00	369 86	50,000 00	1,268,779 31	850,562 48	91,271 60	170,559 33	2,004 00	3,431,412 43		
Bank of Hamilton	1,000,000	1,000,000	589,960	266,567	35,000 00	35,000 00		35,000 00	404,344 43	150,284 08	1,730 95	33,000 00		936,250 70		
Can. Bank of Commerce	6,000,000	6,000,000	1,659,651	1,659,651	35,910 87	430,888 89		35,910 87	3,666,579 08	3,163,626 90	86,818 90	28,424 42		9,825,480 76		
Dominion Bank	1,000,000	970,250	970,250	575,799	129,913 70	430,888 89		159,174 38	942,891 84	738,922 95	14,840 85	26,354 90		2,122,013 90		
Niagara District Bank	1,000,000	909,000	560,230	326,034	5,313 40	50,000 00		25,000 00	424,349 31	240,361 79	8,608 02	70,124 09		1,149,790 61		
Ontario Bank	3,000,000	2,048,685	2,048,685	819,741	611,302 77	206,666 67	0,443 25	430,000 00	1,010,930 55	1,100,989 16	53,562 15	13,439 61		4,424,600 45		
Royal Canadian Bank	2,000,000	2,000,000	1,979,928	1,979,928	60,708 42	196,333 33	20,263 69	400,174 31	805,450 58	779,897 59	25,443 51	129,114 32		3,992,501 73		
St. Lawrence Bank	1,000,000	840,100	627,993	301,274	51,130 10	25,000 00	85,000 00	180,000 00	103,753 22	159,919 99	16,260 30	129,114 32		1,717,377 61		
Federal Bank	1,000,000	800,000	629,404	284,425	21,300 07	25,000 00		180,000 00	309,728 94	179,196 49	18,546 27	70,124 09		1,021,276 87		
Bank of Ottawa	1,000,000	534,280	268,700	116,367	19,927 49			180,000 00	70,158 44	57,219 54				802,156 47		
QUEBEC.																
Bank of Montreal	12,000,000	11,968,100	11,968,100	3,404,520	1,385,614 01	1,500,000 00	115,521 10	2,290,772 72	5,865,804 91	4,040,517 17	550,936 68	120,192 61		19,271,878 60		
Bank of N. A.	4,866,666	4,866,666	4,866,666	3,400,749	32,416 00	1,500,000 00	7,393 00	799 00	1,157,534 00	5,117,961 00	18,939 00	144,909 00		7,880,630 00		
Bank of the People	1,000,000	1,000,000	1,000,000	248,704	32,414 59	250,000 00		100,000 00	424,176 94	449,311 38	4,536 98			1,335,270 01		
Bank Nationale	2,000,000	2,000,000	2,000,000	734,511	95,011 44	250,000 00		100,000 00	439,999 14	994,482 25	31,932 86	2,624 28		2,793,522 38		
Bank Jacques-Cartier	2,000,000	2,000,000	1,836,380	210,560	11,544 70				35,250 19	1,597,411 47	649 64			3,144,577 69		
Bank de St. Marie	1,000,000	1,000,000	719,193	144,790	11,239 73	51,130 14	797,396 10		51,250 19	398,999 43				604,866 72		
Bank de St. Jean	1,000,000	540,000	213,490	77,018	21,609 29				13,676 09					604,866 72		
Bank de St. Hyacinthe	1,000,000	501,800	187,450	88,240	9,493 48	12,500 00			71,622 83					1,714,877 45		
La Banque d'Hocheville	1,000,000	501,800	187,450	88,240	9,493 48	12,500 00			13,676 09					1,714,877 45		
City Bank	1,000,000	795,000	522,550	199,534	25,000 68	25,000 00			13,676 09					383,423 47		
Eastern Bank	1,500,000	1,500,000	1,490,320	323,997	8,315 37	25,000 00			1,479,048 95	398,240 34	26,781 56	320,272 22		2,668,111 70		
Exchange Bank of Canada	1,500,000	1,000,000	1,097,233	427,076	55,304 40	105,000 00			338,995 38	378,595 24	27,399 67	1,534 58		1,604,473 80		
Molson's Bank	2,000,000	2,000,000	1,993,765	533,607	4,300 00	30,000 00			1,755,809 46	1,024,970 00	37,979 68	19,022 90		3,244,567 69		
Mechanics' Bank	2,000,000	2,000,000	1,993,765	533,607	183,222 77	150,000 00			4,492,020 15	3,482,975 31	56,275 85	330,560 61		3,440,660 01		
Mechanics' Bank	9,000,000	8,697,200	8,117,926	2,818,447	189,289 27				1,424,240 59		5,421 61			17,801,415 30		
Metropolitan Bank	1,000,000	500,000	456,510	119,950	90,891 01				216,811 43					401,110 93		
Metropolitan Bank	1,000,000	500,000	697,400	89,129	90,891 01				216,811 43					401,110 93		
Quebec Bank	3,000,000	2,500,000	2,498,880	653,259	130,014 48	173,200 00	17,009 20	50,000 00	2,935,144 20	974,800 72	19,989 81	138,850 22		4,320,761 62		
Union Bank	2,000,000	2,000,000	1,987,086	652,259	100,000 00				881,427 17	875,073 43	24,985 69			2,947,408 60		
Sudacote Bank	1,000,000	1,000,000	894,860	162,254	123,039 75				195,282 02					384,536 00		
Total Ontario and Quebec	68,466,666	64,784,546	60,728,262	18,936,109	3,443,936 99	3,613,697 93	1,423,986 46	4,810,837 28	29,923,954 14	20,124,280 73	2,714,161 47	512,333 54	104,133 72	94,156,012 39		
NOVA SCOTIA.																
Bank of Annapolis	400,000	400,000	273,250	110,749	23,426 66				93,571 34	4,989 33	12,195 03			244,871 53		
Bank of Nova Scotia	1,000,000	1,000,000	934,372	493,372	111,071 04	40,000 00	103,597 14		288,771 63	971,103 75	9,151 55	59 67		2,300,713 65		
Mechanics' Bank of Halifax	1,000,000	1,000,000	900,000	487,370	32,388 12				120,468 94	500,407 75	27,545 65	1,620 23		1,511,991 77		
Union Bank	1,000,000	1,000,000	499,400	184,802	19,791 52				171,600 24	506,125 78	10,712 93			920,156 46		
Bank of Liverpool	500,000	500,000	276,070	184,802	42,086 09				15,347 44	100,747 89	715 84			232,671 61		
Pictou Bank	500,000	500,000	197,960	62,697					15,347 44	100,747 89				232,671 61		
NEW BRUNSWICK.																
Bank of New Brunswick	1,000,000	1,000,000	624,185	624,185	196,620 92				580,637 66	1,672,115 35	45,438 40			3,111,586 73		
Bank of New Brunswick	2,000,000	2,000,000	488,870	84,126	68,765 94				34,887 47	58,273 00				206,997 08		
St. Stephen's Bank	200,000	200,000	200,000	130,438	15,875 08				66,890 90		6,513 94			220,262 39		