

## FIRE INSURANCE IN CANADA FOR THE YEAR 1885.

STATEMENT COMPILED BY "INSURANCE AND FINANCE CHRONICLE"  
FROM FIGURES SUPPLIED BY THE COMPANIES.

Company.	Net Premium Income.	Net Losses Incurred.	Ratio of Losses to Premium Income.
Atina.....	107,688	60,310	56.00
Agricultural of Watertown, N.Y.			
British America.....	201,139	121,966	60.63
Caledonian.....	87,289	47,744	54.68
Citizens.....	264,357	171,122	64.73
City of London.....	171,902	78,157	45.49
Commercial Union.....	276,760	168,676	60.94
Fire Insurance Association.....	115,000	87,000	75.65
Glasgow & London.....	219,552	137,924	62.82
Gore District.....	67,145	39,418	45.30
*Guardian.....	149,594	80,332	53.70
Hartford.....	131,177	76,091	58.00
*Imperial.....	185,900	91,900	49.43
*Lancashire.....	268,453	127,192	61.00
Liverpool & London & Globe.....	207,232	109,008	52.60
*London.....	61,500	46,500	75.60
London & Lancashire.....	73,885	47,606	64.43
Mercantile of Waterloo.....	84,056	41,884	49.82
National of Ireland.....	54,082	37,718	69.74
Northern.....	181,940	99,579	54.73
North British & Mercantile.....	301,993	147,598	48.87
Norwich Union.....	90,185	51,102	56.66
Phoenix of Brooklyn.....	45,021	27,971	62.10
Phoenix of London.....	207,986	94,547	45.45
Quebec.....	80,887	39,360	48.66
Queen.....	224,267	122,000	54.40
*Royal.....	498,738	292,501	58.64
Royal Canadian.....	285,000	173,000	60.70
Scottish Union & National.....	60,507	21,549	35.60
Western.....	328,863	149,478	45.45

\*Approximate.

†Not including Lower Provinces.

‡British Columbia Premium Estimate. §Not incl. New Brunswick figures not received.

### NORTH AMERICAN LIFE ASSURANCE CO.

The report of this company will be found on another page. It shows marked and very satisfactory progress. It arrived too late to enable us to comment on it at length in this issue, so we must allow the report to speak for itself, and beg to refer our readers to it. We can merely congratulate the company on the position it has attained, which is a credit to the management.

**Portrait of Mr. E. B. Harper**—A very true steel portrait of Mr. E. B. Harper, President of the Mutual Reserve Fund Association of New York, has lately appeared in one of our American Exchanges (probably as an advertisement). We thought many of our readers would be pleased to see a correct and faithful representation of this gentleman, and we at once wrote to the proprietor of that paper to know if arrangements could be made by us to reproduce it. Our letter was, we were informed, referred to Mr. Harper himself, the owner of the cut, from whom we were told we would probably hear, for he could have no objection to our doing as we proposed. Mr. Harper has, however, thought it better policy to take no notice of the matter. Probably many of our friends would have liked to compare our previous pen picture with the original, but for the present we cannot afford them that pleasure.

## STATISTICAL ABSTRACT OF CHARTERED BANKS IN CANADA DECEMBER 31st, 1885.

CAPITAL paid-up and RESERVE FUNDS (immediately available capital)..... 879,507,045.48

LIABILITIES.	
Circulation.....	\$32,363,992.53
Deposits Peoples \$101,868,131.02 } .....	111,270,950.78
Government 9,402,819.76 } .....	
Loans from or deposits made in other banks in Canada included above.....	1,246,377.27
Balances due to other banks and other liabilities not included above.....	2,558,932.07
Total liabilities.....	8147,440,252.65

ASSETS.	
Coin or specie.....	\$6,710,058.73
Dominion notes, stocks and loans.....	22,581,838.67
Notes of and cheques on other banks.....	7,869,777.29
Balances due from other banks.....	23,239,223.03
Notes and bills discounted and all other debts to the banks.....	158,217,507.39
Landed property and other assets not before included..	9,245,141.67
Total assets.....	8227,883,546.78

REVENUE AND EXPENDITURE.	
Revenue to 31st December, 1885.....	\$14,755,704.97
Expenditure to " " .....	17,570,854.27

CIRCULATION AND SPECIE.	
On December 31st, 1885 .....	\$17,790,968.13
being \$682,277.25 less than previous month and 1,391,774.05 over same month in 1884.	

POST OFFICE SAVINGS BANKS.	
The deposits in Post Office Savings Banks for month of December, 1885.....	\$668,208.00
Withdrawals.....	496,681.40
	\$171,526.60

Total amount in Post Office Savings Banks on December 31st, 1885.....	\$16,299,496.72
Total amount in Post Office Savings Banks for month December 31st, 1884.....	14,645,839.56
Increase during year .....	\$1,653,657.16

### SAVINGS BANKS. MONTREAL CITY AND DISTRICT SAVINGS BANK AND CAISSE D'ECONOMIE OF QUEBEC.

Paid-up capital, \$850,000.

LIABILITIES.	
Dec., 31st, 1884.	Dec. 31st, 1885.
Deposits..... \$9,037,584.76	\$9,092,464.86
Special poor fund..... 263,000.00	263,000.00
Other liabilities..... 129,060.53	122,772.73
Total liabilities.....	89,429,645.29 89,478,237.59

ASSETS.	
Government securities..... \$2,002,072.21	\$3,699,318.87
Loans on stocks and other securities..... 4,971,910.21	4,327,409.70
Cash in hand..... 2,570,085.29	1,392,408.45
Poor fund .....	263,000.00
Other assets..... 789,577.58	810,423.02
Total assets.....	810,598,845.29 810,602,560.04