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

LIABILITIES.

Other deposits payable after notice or on a fixed day.	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.
2,501,368		19,099	10,758	6,769		128	7,530,580	25,379
7,116,513		399,295	22,500	21,698	744,124	1,002	15,570,524	965,621
4,976,920			4,381		86,594		9,136,661	496,000
3,026,206			34,953		32,939		6,127,278	132,712
2,128,740			813		146,016		4,338,992	226,964
						732	39,273	Nil.
3,321,951	2,731		33,846		82,914		8,210,295	256,212
1,019,296							2,108,123	124,660
1,866,061			6,144		191,313		4,289,055	22,844
1,641,485		50,000	9,555				3,721,016	463,148
760,000			6,747			4,891	1,232,148	17,383
12			584			126	3,884	
8,059,627		455,763	86,649				30,306,515	920,000
5,401,871			66,773	59,426			9,059,462	62,760
1,942,233			7,394		97,776	8,153	4,870,008	281,459
565,888			2,002	6,378		1,887	1,959,970	108,151
745,631			40,000			2,942	1,593,460	107,846
688,374			4,181			20,398	1,917,102	129,407
3,133,876			87,477	8,012	220,011		8,743,077	282,435
5,606,131		794,217	4,981		278,826	6,330	13,878,703	1,668,598
512,012			36,761	556		5,162	2,449,813	68,400
1,227,462		100,000	9,355				5,881,054	290,968
1,916,456			6,731		128,787		4,204,882	337,434
36,414			522			1,436	170,712	37,774
405,598	30,000						821,615	56,232
1,791,338			3,026		33,375		3,239,087	236,775
3,443,832		35,000	21,577	18,500	22,186	731	6,554,896	54,844
1,885,955			59,719	3,160	73,021	498	4,125,103	213,315
278,064				8,473	1,036	394	841,169	49,180
402,187			1,654	2,184	87,986	19,055	1,211,707	434,457
1,366,925			875	1,760	22,889	1,677	2,368,517	
357,741					425		598,447	98,960
40,805						1,087	136,913	73,570
163,430			165			1,541	357,625	70,245
783,480			53,851				2,310,821	185,616
50,000				279			285,059	
39,704			1,214				1,038,318	18,000
309,563			154,017	30,156	1,513		3,817,420	Nil.
69,513,251	32,731	1,853,376	781,219	167,356	2,251,739	78,176	175,049,311	8,507,353

ASSETS.

Loans to or deposits in other banks secured	Loans or deposits in other banks unsecured.	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
		8,437,018	3,329		1,588	7,050	330	50,000		11,278,644	261,964	657,240
2,731	48,666	13,208,363	130,447		101,883	82,974	111,493	559,880	561,680	22,617,133	429,000	556,000
		6,694,499	20,284		17,339	3,156		175,059	6,149	12,135,786	258,000	345,000
		6,196,107	25,104		93,792	161,560	8,012	170,426	25,592	8,448,072	183,000	352,500
		3,929,511	17,022		2,800	20,000		90,000	18,158	5,878,788	132,140	215,450
		786,517	24,274		68,333	77,718	11,093	8,015	45,903	1,019,629	1	10
		5,774,011	21,020		44,687	32,673	72,916	160,430	34,743	10,551,179	329,144	541,381
		2,060,183	2,717		83			14,157	18,025	2,688,168	89,000	114,500
		3,580,249	5,919		12,330	5,493	1,750	81,250	41,200	5,827,887	164,788	166,439
	150,000	3,193,739	6,324		5,539	12,042	2,365	51,217		5,288,785	111,859	112,561
		1,175,256	11,063						9,358	1,652,039	24,669	24,777
		3,612	5,736	3,309	1,660					25,030		
12,734		18,525,737	16,405		137,950	21,630	99,547	600,000	2,013,627	49,829,640	2,370,000	2,180,000
		8,194,991	78,653	688	50,911			209,175		14,203,995	416,847	803,327
		5,167,477	26,073		24,832	38,305	88,035	54,444	7,133	6,529,950	58,521	199,379
		1,724,878	33,013		86,012	44,189	39,252	82,415	211,902	2,649,363	29,448	53,904
		1,421,841	44,740	22,508	27,602	47,680	15,415	19,590	278,739	2,119,311	14,531	22,283
		2,075,279	6,019	30,139	32,620	5,250	57,067		39,046	2,811,210	68,803	68,497
	5,000	9,077,775	18,975		79,936	41,291	9,054	190,000	28,526	11,973,612	376,577	365,845
		13,428,621	164,602	3,471	26,034	170,501	31,614	480,273	180,750	22,166,761	326,500	787,000
		2,512,971	33,303		308,586	46,116	10,300	65,000	14,892	3,850,948	130,000	160,000
50,000		5,322,920	40,322		99,298	33,414	26,599	160,586	806,389	9,034,580	63,802	249,084
		4,762,351	72,734		12,222	7,500	612	174,216	72,587	5,676,047	32,634	157,282
		308,306	24,081		30,077	2,450	8,848		6,078	418,813	1,800	3,685
		895,718	15,978		30,065	23,099	6,316	12,008	4,384	1,167,700	13,090	8,362
15,834		3,761,006	16,862		28,000	16,629	84,608	100,000	9,579	5,307,095	107,303	88,029
135,504		4,016,626	26,868		4,446	14,312	29,029	101,909	3,051	8,306,987	251,021	257,260
		3,400,729	9,539		7,426			64,000	13,373	5,463,229	125,000	275,000
		1,107,744	12,961		31,071			36,782	1,006	1,526,247	23,066	52,912
		991,006	1,905		38,948	4,062		48,000	12,000	1,782,333	30,697	73,023
		2,497,455	37,833		5,397	14,252			162	3,074,028	29,329	108,850
		479,695	6,560		22,248			8,000	44,395	964,535	16,623	21,495
		286,345	226	519	8,575			22,881		422,527	4,806	5,123
	90,000	323,247	20,223	2,355	7,634					687,747	15,404	12,180
7,232		1,813,772	483				2,000	30,000	2,275	3,267,643	107,362	191,956
		446,514			5,000	2,000	1,926	12,000		526,684	29,000	
		917,688	12,781		22,713	9,500	10,000	4,653	4,993	1,422,197	14,826	33,750
		2,364,155				15,110		100,716	2,591	4,125,058	237,332	155,589
224,037	293,666	150,863,918	994,396	62,992	1,477,600	959,966	727,688	3,932,100	4,018,300	256,719,400	6,877,391	9,419,674

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

INSURANCE NOTES.

The Canada Life Assurance Company, having completed its arrangements for doing business in the State of Michigan, begins its work sensibly by appointing a local man of good record, Mr. Holmes, of Detroit, manager of the Michigan Branch. We understand, also, that Mr. Thomas Davidson, who has long been connected with the head office of the company in Hamilton, goes to Detroit to act as cashier of the branch. It may be predicted with reasonable safety that the Canada will obtain a fair share of life risks in Michigan. There are plenty of Canadians in Detroit, Saginaw, Adrian, Port Huron, &c., and even if there were not, the company has a reputation abroad as well as at home, as a sound, well-managed, and liberal concern.

It is stated by the firemen's journal, *Fire and Water*, that Victoria, B.C., has purchased a 75-foot ladder truck for its fire brigade.

Mr. Thomas Kerr, inspector of the Standard Life Assurance Company, who has just returned from a business trip to the Pacific coast, says that business is good on the coast, especially at New Westminster, where the fisheries have been unusually successful.

We understand that the Sun Life Assurance Company will shortly erect in Montreal a new five-story fire-proof building. We have no particulars as yet, but it is plain that the increasing business of the Sun requires enlarged premises.

The new building of the London Mutual Fire Insurance Co., on Richmond street, London, is a handsome and creditable structure of three storeys. The foundations and first storey are of Credit Valley stone and rock-faced ashlar, the others of red brick with Ohio stone dressings. The basement storey contains two roomy stores, and on the first floor are the company's general offices, which will be occupied by the City Mutual as well as the London Mutual. These are being finished in elaborate style, and are 30 feet by 40 feet. There are three fire-proof safes in the building, the doors and iron work for which were done by J. & J. Taylor.

There are many agents who give away their commission to secure certain policies. The Detroit *Indicator* tells of a prince among them, who until recently was employed in Ohio by a leading company at a high salary. His *modus operandi* is to button hole the intended applicant and dine him and wine him at the best hotel, and when champagne is flowing freely to spring the unusual offer of 80 per cent. of the premium as an inducement, declaring it is because of the influence it will give him among others. He always catches them.

The president and actuary of the Provident Savings Life Assurance Society, Mr. Sheppard Homans, has recently visited Montreal. Mr. Homans is well pleased with the reception accorded his company in Canada, many of the wealthy and prominent business men of Canada having insured in the company for large amounts. The new business of the company to the 1st of Nov. exceeded the entire amount of business done last year by three and a half millions.

A line drawing of the accepted design for the new building of the Confederation Life Association is reproduced in the last issue of the *Canadian Architect and Builder*. It was chosen out of ten or a dozen different plans, and represents a decidely ornate and imposing building. The dimensions are ninety-two by one hundred and sixty-five feet, and six stories high. The structure will be an extensive one, reaching as it does from Yonge street to