Ketsurns	furnished	hu the	Ranke	to the	DEPARTMENT	OF	FINANCE
1467447748	1 47 7663/66/6	uu une	DOM:	U 6766	DEPARTMENT	UP	TINANUE.

			LIAI	BILITIES.				- }
Loans from other banks in Canada, secured.	Deposits, by other Canadian banks, pay- able on de- mand or at fixed date.	Balances due to other banks in Canada in daily ex- changes.	Balances due to agencies of the bank, or to other banks or agencies in foreign countries.	Balances due to agen- cles of bank, or to other banks or agencies in United Kingdom.	Liabili'ies not included under fore- going heads.	Total liabilities.	Directors liabilities.	_
	703	5,806 26,116 10,352	20,694			9,670,712 18,904,455 10,109,927 5,666,904 5,258,996 8,949,132 3,052,237 5,416,633 4,272,191 1,442,425	70,346 383,652 491,000 316,700 156,316 86,984 152,560 25,122 43,607 23,069	1 2 3 4 5 6 7 8 9 10
95,000	90,958 920,130 26,526 50,030	2,166 4,383 3 3,293 13,273 25,407 45,373 606	67,290 618 10,949 245 1,898		745 8,404 19,825 16,524 35,854 45,676 206,116	32,377,887 10,192,404 4,474,402 4,466,202 1,191,165 2,562,464 10,020,015 15,394,622 2,666,339 6,160,867 5,113,955 133,933 854,565 3,499,927	272,304 160,479 90,418 109,693 80,760 916,057 127,000 15,611 250,511 12,763 66,464 221,009	11 12 13 14 15 16 1 18 19 20 21 22 23
	8,853 48,138	2,167		61,492	514	7,076,163 4,707,730 1,937,996 1,986,912 2,496,477 629,708 235,840 368,554	115,488 310,194 97,153 13,667 9,379 89,437 93,760 178,081	25 26 27 28 29 30 31 32
15,797 32,000					333	2,156,197 271,565 328,397	202,138 97,134 35,000	83 34 35
***************************************		· ·	1	i		1	40,651	86
	17,434		4,577	}	5,068	5,789,183	34,567	37
72,797	7 2,886,614	_	-			198,166,352	5,093,314	1

## ASSETS.

Loans to the   Correct				Real								<del>.</del>
Loans to to to Loans to Gov		İ	i		1		l		1	,	A	
to the Loans to Goverdue ern claid Goverdue the fresh bank ment of ments.  Canada    Total Goverdue the bank with the bank premises.   Bank pr	T				35		Other					
Covered   Cove		İ					assets				amount	l .
ern- ments chank chank premises.    304,964   24,31   6,188   12,130   179,578   64,349   78,398   23,955,055   413,000   622,000   3, 48,648   105,468   12,130   133,486   14,630   14,430   14,630   1								1			of Notes	1
Canada   Cor   Canada   Cor   Canada			Owardna					Total			in circu-	(
Canada	ern-	cial Gov-		bank .		pre-			held	Notes	lation at	1
Canada   C	ment	ern-	Gebus.	(other	sold by	mises.		Assets.	during	held	any time	1
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		ELOM OUT	j l					1			the	1
	Canada		1		Dana.		heads.	(	шоши.		month.	1
304,964   105,463   12,130   179,578   664,349   78,398   25,953,655   413,000   622,000   196,578   171,399   211,343   4,399   13,392,143   224,000   341,000   1,345   1,400   1,	1		1 1		) j		l			monu.	шоции.	ł
304,964   106,463   12,130   179,578   664,349   78,399   33,202,143   224,000   341,000   1				1868.)	\I		<u> </u>			·	!	(
304,964   105,463   12,130   179,578   664,349   78,399   33,202,143   224,000   341,000   1				1	. 1		'					1 .
108,576   17,139   221,348   42,630   163,980   1,404   7,633,55.9   157,770   29,700   1,70							******	13,486,63 (	333,565		1,924,500	1
108,576   17,139   221,348   42,630   163,980   1,404   7,633,55.9   157,770   29,700   1,70		304,964	105,463	12,130	179,578	664,349		25,953,065	413,000		3,119,000	2
S0,096   96,831   42,630   163,990   1,404   7,683,6-9   136,450   254,325     2,287   7,000   99,000   50,488   6,840,989   136,450   254,325     1,855   26,095   67,219   98,306   193,973   7,200   12,047,236   295,274   559,509   1, 172   191,11   18,040   3,733,772,000   132,000     40,665   6,666   656   170,891   48,510   7,447,084   151,224   262,151   1, 16,966   24,729   8,239   50,600   6,029   1,90-723   31,978   28,366     51,660   166,026   18,434   226,234   31,674   12,499,622   337,946   667,940   1, 93,748   84,861   88,151   66,740   6,733   6,152,600   37,948   84,861   88,151   66,740   6,733   6,152,600   37,948   84,661   88,151   66,740   6,733   6,152,600   42,73   237,667     50,000   68,930   68,629   12,300   17,862   337,942   1,696,977   13,191   21,438     50,000   68,930   68,629   12,200   17,802   3,521,871   59,104   66,593     50,001   66,283   53,203   6,519   134,367   45,282   3,983,513   70,000   100,000   66,283   53,203   6,519   134,367   45,282   3,983,513   70,000   100,000   66,283   53,203   6,519   134,367   45,282   3,983,513   70,000   100,000   66,283   53,203   6,519   134,367   45,282   3,983,513   70,000   100,000   7,673   13,934   13,246   27,090   103,115   66,595,000   103,000						211.343	4 299	13,202,143	224,000	341,000	1,361,591	3
1,853   26,009   67,219   98,300   190,000   30,488   6,894,098   136,450   245,325   1,722   19,411   18,040   8,733,073   72,000   132,000   132,000   14,696   24,729   8,239   50,500   6,249   1,904,723   13,470,84   153,224   262,151   1,141   1,466   24,729   8,239   50,500   6,249   1,904,723   13,978   28,356   1,904,723   1,904,724   1,904,72					42.630	163.980	1.404	7.663.509	157.7(0)	29 .700	1,125,800	1 4
1,85   26,092   67,219   96,300   198,373   7,200   12,047,385   295,574   585,509   1,172   19,411   18,040   37,337,73   72,000   132,000   132,000   14,665   6,665   6,666   656   170,891   48,510   6,144,837   117,144   118,045   1,180,45   1,23,679   1,23,679   1,20,723   31,976   28,356   1,20,723   31,976   28,3679   1,20,723   31,976   28,3679   1,20,723   31,674   12,499,622   357,946   667,940   1,24,600					,000		80 488	8 894 098			935,128	5
1,172	•••••	1 05 3	00,202		06 200				205,174		1.526.974	
14,665   6686   666   170,991   43,510   61,44,837   171,144   181,045   1, 182,640   1, 182,6		1,003	26,092								595,000	0
14,696   24,729   8,239   50,500   6,144,837   117,144   118,045   1,	******	} <b></b>	2,087					0,100,7(0)				6 7 8
23,679			40,665		656				101,2.4			8
23,679				24,729	8,239	50 <b>,50</b> 0					1,031,468	8
210,206   186,026   18,434   31,674   12,499,622   357,946   687,940   1,935,000   1,935							6,029	1,904,723	31,978	28,356	<b>355,<b>5</b>2J</b>	10
210,206   186,026   18,434   97,348   84,861   88,151   66,740   67,73   61,52,60   42,713   237,687   36,550   103,641   40,016   82,415   247,704   3,160,036   37,918   12,1,530   37,918   12,1,530   37,918   12,1,530   37,918   12,1,530   37,918   12,1,530   37,918   36,617   19,621   16,926   337,922   1,696,977   13,911   21,618   36,600   37,918   32,1,874   3,180,036   37,918   12,1,530   37,918   32,1,874   3,180,036   37,918   32,1,874   3,180,036   37,918   32,1,874   3,180,036   37,918   32,1,874   3,180,036   37,918   32,1,874   3,180,036   32,1,874   3,180,036   337,912   1,696,977   13,911   21,618   337,912   1,696,977   13,911   21,618   337,918   32,1,874   3,1934   31,246   27,090   3,143,77   45,292   3,95,285   80,456   480,3.7   3,1934   31,246   27,090   32,115   68,592   3,95,285   80,456   480,3.7   32,225   2,450   8,233   32,225   2,450   8,233   32,225   2,450   8,233   32,225   2,450   8,233   32,225   2,450   8,233   32,225   2,450   8,233   32,225   2,450   8,233   32,225   2,450   8,233   32,225   2,450   8,233   32,225   2,450   8,233   3,246	••••••		2.5,0.0		i i							
210,206   186,026   18,434   97,348   84,861   88,151   66,740   6,743   6,733   6,152,60   42,713   237,687   36,550   103,641   40,016   82,415   247,704   3,160,036   37,918   12,1,530   12,1,530   12,1,530   12,1,530   13,1315   44,761   6,586   190,000   7,238   13,386,763   191,003   533,444   1,2,136,136   53,293   53,293   56,591   503,173   90,550   23,948,767   334,001   719,000   3, 36,503   31,1934   13,246   27,090   162,115   68,592   9,395,285   80,456   430,3.7   131,1934   13,246   27,090   162,115   68,592   9,395,285   80,456   430,3.7   131,934   13,246   27,090   162,115   68,592   9,395,285   80,456   430,3.7   123,633   123		1	,						i '			
210,206   186,026   18,434   97,348   84,861   88,151   66,740   6,743   6,733   6,152,60   42,713   237,687   36,550   103,641   40,016   82,415   247,704   3,160,036   37,918   12,1,530   12,1,530   12,1,530   12,1,530   13,1315   44,761   6,586   190,000   7,238   13,386,763   191,003   533,444   1,2,136,136   53,293   53,293   56,591   503,173   90,550   23,948,767   334,001   719,000   3, 36,503   31,1934   13,246   27,090   162,115   68,592   9,395,285   80,456   430,3.7   131,1934   13,246   27,090   162,115   68,592   9,395,285   80,456   430,3.7   131,934   13,246   27,090   162,115   68,592   9,395,285   80,456   430,3.7   123,633   123		ì	547 619	39 778	54,791	600,000	439,519	51,800,127	1,743,000	1,925,000	5,465,330	11
20,200   37,348   84,861   88,151   66,740   67,733   61,52,660   42,773   237,687	••••••	010 000	100,000						357.946	687.940	1.298,008	12
36,580   103,641   40,016   82,415   247,792   1,696,977   13,911   21,938   12,939   12,939   153,195   14,761   16,965   17,802   3,521,874   59,104   96,598   153,195   44,761   6,585   503,173   90,550   23,942,470   384,001   719,000   38,444   1, 12,008   13,195   44,761   6,585   503,173   90,550   23,942,470   384,001   719,000   38,444   1, 12,008   131,934   13,246   6,519   134,387   45,292   3,983,513   70,000   100,000   121,517   23,721   186,000   70,631   688,592   3,983,513   70,000   100,000	•••••••••	210,200	160,020								819 022	13
S0,000   S6,930   S6,629   21,200   16,926   17,802   3,521,874   59,104   96,693   66,629											484,145	
	*********		36,580									14
163,195		,	80,831	36,517		16,926			13,911		470,115	15
163,195		50.000	85,930	68,629	21,200	***********		3,521,874	59,104		688,436	16
213,853 229,675 65,561 503,173 80,550 23 942,670 334,00) 719,000 8, 66,233 53,203 6,519 134,367 45,292 3,935,513 70,000 100,000 101,00			153 195		6.585	190,000	7.238	13.386.763	191,003	533,444	1,941,225	17
19,000   100,000   100,000   131,934   131,934   131,246   27,000   162,115   68,652   9,305,285   80,456   480,3.7   151,17   23,721   186,000   70,621   68,708   32,331   89,950   1,000   1,00000   1,00000   1,00000   1,00000   1,00000   1,00000   1,00000   1,00000   1,00000   1,00000								23 942,870	334.00)	719,000	3.579.000	18
131,934   13,246   27,090   162,115   68,522   9,395,285   80,456   480,3.7     91,517   23,721   186,000   70,621   688,708   32,331   89,590   1,												19
1,517   23,721   186,000   70,631   6,68-,708   32,381   89,59J   1, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2,	***. ** *****	····	00,223								<b>205</b> ,695	
128,409   67,072   62,908   101,000   7,573   5,695,709   121,318   98,703	•••••	; <b></b>	131,934									20
128,409   67,072   62,908   101,000   7,573   5,695,709   121,318   98,703	•••••	·,······	91,517									21
128,609   67,072   62,906   101,000   7,673   5,695,709   121,318   98,703	***********		32,225								54,000	22
			62,415	29,272	1,742	12,008	676		12,681		300,799	23
176,899	•••••	·	128,609	67,072	62,908	101,000	7,573	5,695,709	121,518	98,703	918,846	24
176,899					1		1					[
176,899		1	1	ĺ	1 1		1				}	1
176,899		34,520		12,789	26,688	87,907	9,620				1,310,986	25
33,046   6,351   1,800   382   3,283,893   20,844   42,455   42,455   3,656   10,000   8,000   1,513,127   18 033   24,586   22,881   525,797   4,470   5,748   5,748   12,335   14,663   14,663   15,589   15,488   6,000   21,795   575,417   7,344   16,915   6,396   2,000   1,926   12,000   21,795   575,417   7,344   16,915   16,900   18,245   114,200   5,742   6,654,937   266,965   254,203   1,196   18,245   114,200   5,742   6,654,937   266,965   254,203   1,196   1,966   531   530   658   741   155,200   650   5,749   1,966		176.899	24.969	3.800		64,000	13.052	6.337.300	132 000	351,000	1.001.325	26
33,046   6,351   1,800   382   3,283,893   20,844   42,455   42,455   3,656   10,000   8,000   1,513,127   18 033   24,586   22,881   525,797   4,470   5,748   5,748   12,335   14,663   14,663   15,589   15,488   6,000   21,795   575,417   7,344   16,915   6,396   2,000   1,926   12,000   21,795   575,417   7,344   16,915   16,900   18,245   114,200   5,742   6,654,937   266,965   254,203   1,196   18,245   114,200   5,742   6,654,937   266,965   254,203   1,196   1,966   531   530   658   741   155,200   650   5,749   1,966									28.788	80.019	1,001,325 308,277 861,030	27
33,046   6,351   1,800   382   3,283,893   20,844   42,455   42,455   3,656   10,000   8,000   1,513,127   18 033   24,586   22,881   525,797   4,470   5,748   12,335   14,663   14,663   15,589   15,488   6,000   21,795   575,417   7,344   16,915   6,396   2,000   1,926   12,000   21,795   575,417   7,344   16,915   16,900   18,245   114,200   5,742   6,654,937   266,965   254,203   1,196   18,245   114,200   5,742   6,654,937   266,965   254,203   1,196   1,196   531   530   658   741   155,200   650   5,749   1,000	••••••	55 13								70,075	861.030	28
1,000   1,000   1,000   1,000   1,013,127   18 033   24,586   22,881   5,748   52,797   4,470   5,748   14,663   1,494   15,589   15,589   30,000   2,275   5,212 933   17,913   169,746   15,488   6,000   21,795   575,417   7,344   16,915   16,936   2,000   1,926   12,000   1,926   12,000   1,926   12,000   1,926	*********	00,20									497.745	29
22,000 15,158 22,881 526,797 4,470 5,748 14,663 14,663 15,589 30,000 2,275 5,212,933 117,913 169,746 6,396 2,000 1,926 12,000 578,879 10,500 18,600 19,600 1		***************************************									91,840	30
15,589	••••••		3,000					1,013,127			13,476	31
15,589		20,000	15,100								92.372	32
15,589	***********	J	31,494	***************************************		•••••		707,063	12,336	14,003	App.,372	52
674 15,488 6,000 21,795 575,417 7,344 16,915 6,396 2,000 1,926 12,000 578,879 10,500 18,600 18,245 114,200 5,742 6,654,937 266,965 254,303 1,100 1,906 531 530 658 741 155,200 650 5,749		1	1	1	1		}					] }
674 15,488 6,000 21,795 575,417 7,344 16,915 6,396 2,000 1,926 12,000 578,879 10,500 18,600 18,245 114,200 5,742 6,654,937 266,965 254,303 1,100 1,906 531 530 658 741 155,200 650 5,749		j		1	}				415.010	160 746	469,142	33
70,723 19,632 7,350 9,139 8,400 2,028,069 3,600 13,608 18,245 114,200 5,742 6,654,937 286,985 254,203 1,					**********							
70,723 19,632 7,350 9,139 8,400 2,028,069 3,500 13,608 14,205 5,742 6,654,937 266,965 254,203 1,106 531 530 658 741 155,200 650 5,749	*******		674								123,454	34
18,245 114,200 5,742 6,654,937 266,985 254,303 1,	**********		6.396	2,000	1,926	12,000		578 <b>,8</b> 79	10,500	18,600	106,142	35
18,245 114,200 5,742 6,654,937 266,985 254,303 1,	**********	•	.]	1								
18,245 114,200 5,742 6,654,937 266,985 254,303 1,		1	1	1	1		1					ا ۔ ۔ ا
18,245 114,200 5,742 6,654,937 266,985 254,303 1,		1	70.703	19 632	7.350	9 139	8 400	2.028.069	3,500	13,608	502,277	36
1 200 531 530 658 741 155,200 650 5,749	•••••		. 10,123	10,002	,,500	0,200	0,200	2.020,300	2,500			
1 200 531 530 658 741 155,200 650 5,749		İ	1	10 045	i '	114 000	E 743	# 654 Q37	266 965	254,303	1,210,717	37
		,		10,240		119,200	9,792	0,002,001	200,000			] ]
		1	}	P.04	E00	0.00		155 000	grn	5.749	47,901	38
			. 1,296	531	j 530	658	741	155,200	330			~
		4			F70 405	4.400.000	1.000.101	000 016 709	5 044 706	9 994 058	88,553,548	1
	******	. 858.57	7 2,654,123	1,157,070	772,485	4,429,626	1,639,121	290,910,183	3,343,700	2,501,500	20,020,020	1
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J. M. COURTNEY, Deputy Minister of Finance.

-It is proposed to organize an association of chartered accountants in British Columbia. Such an organization is a proper and necessary one, and we are glad to see it recommended by the commercial journal in Vancouver to the notice of the business men of that province. It is doubtless true that the increase in the general commerce of the province and the number of new joint stock enterprises being organized, demand that the status of those who play such an important part in the proper carrying on of the accounting details and management of the affairs connected with both public companies and private firms, should be clearly defined. "This can best be attained," says our contemporary, "by requiring that any person desiring to practice as an accountant should be compelled to show that he has the requisite technical knowledge." This is most conveniently done by the appointment of a tribunal before which applicants can appear and demonstrate their capabilities as well as present their moral claims to confidence.

-The Canadian as well as the American young man of wealth or leisure may find food for thought in the following extract from "The Point of View" in the December Scribner: "If the American young man who loves his work for his work's sake, and need not get his bread by it, should elect to take a hand in the government of cities, the result might be comforting to that respectable body of citizens who are tired of being governed by men who are in that business primarily because they find it a source of income. Of course, when the man who loves his work for his work's sake comes into competition in municipal politics, as elsewhere, with the man who is working for his dinner, his coat must come off, metaphorically speaking, if he is to accomplish anything. That is the beauty of it. It would be hard work, harder than yachtracing or even polo; less vainly amusing, and less cheaply glorious; and fitter, for those reasons, to satisfy the aspirations of an energetic and devoted spirit."

-Is the world growing any better? Are we more honest and more considerate of the claims of fire underwriters than a former generation? Have people begun to realize that property which goes up in smoke means loss to the community whether it is insured or not? Hear what the New York Shipping List has to say: "The year which is drawing to a close has been one of the most disastrous for fire insurance underwriters in the history of the business, nothing approaching it having been recorded in the past except the years of the Boston and Chicago conflagrations. The enormous fire losses of 1891 will foot up not far from and perhaps over \$125,000,000, in the total for the eleven months ended with November."

## Correspondence.

TRANS-ATLANTIC STEAMERS.

Editor Monetaby Times:

Sir.—Regarding tenders for a fast Atlantic mail service, it is understood that the Government have offered \$750,000 per annum, on the assumption that steamers of six thousand tons can be built for \$750,000 each, or three steamers for a three years' subsidy.

In conversation with a prominent railroad official recently, he outlined a scheme which, to say the least, is noteworthy for its novelty. Said he: "I would run a line of 6-day steamships from Liverpool to Halifax, winter and summer, in connection with the Intercolonial