

THE BANK OF TORONTO—Continued. **GENERAL STATEMENT, 30th NOVEMBER, 1917.**

LIABILITIES.

Notes in Circulation.....	\$ 7,606,005.00
Deposits bearing interest, including interest accrued to date of statement.....	\$46,872,381.30
Deposits not bearing interest.....	17,034,916.41
	63,907,297.71
Balances due to other Banks in Canada.....	276,407.47
Balances due to Banks and banking correspondents in the United Kingdom and Foreign Countries.....	279,360.38
	555,767.85
Quarterly Dividend, payable 1st December, 1917.....	137,500.00
Dividends unpaid.....	1,284.25
	138,784.25
Acceptances under Letters of Credit.....	530,757.48
	\$72,738,612.29
Capital paid up.....	\$ 5,000,000.00
Rest.....	6,000,000.00
Balance of Profit and Loss Account, carried forward.....	555,306.53
	11,555,306.53
	\$84,293,918.82

ASSETS.

Gold and Silver coin current.....	\$ 962,652.34
Dominion Notes held.....	9,119,700.00
Deposit in the central gold reserves.....	2,500,000.00
	\$12,582,352.34
Deposit with the Minister for the purposes of the Circulation Fund.....	262,273.26
Notes of other Banks.....	552,055.00
Cheques on other Banks.....	2,785,480.37
Balances due by Banks and banking correspondents elsewhere than in Canada.....	2,332,775.08
Dominion and Provincial Government Securities, not exceeding market value.....	6,170,018.05
Canadian Municipal Securities and British foreign and colonial public Securities other than Canadian.....	10,198,509.82
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	896,625.03
Call and Short (not exceeding thirty days) Loans in Canada, on Bonds, Debentures and Stocks.....	2,158,411.63
	\$37,938,500.58
Other Current Loans and Discounts in Canada (less rebate of interest, \$157,600.00).....	42,196,692.97
Overdue Debts (estimated loss provided for).....	117,083.04
	42,313,776.01
Liabilities of Customers under Letters of Credit, as per contra.....	530,757.48
Bank Premises, at not more than cost, less amounts written off.....	3,510,884.75
	\$84,293,918.82

W. G. GOODERHAM,
 President.
 Toronto, 30th November, 1917.

THOS. F. HOW,
 General Manager.

AN ENTERPRISING AGENCY.

Messrs. John Sutherland & Sons, Ltd., the well-known fire insurance agency of Guelph, Ont., sent out at the New Year season the following "weekly calendar":—

SUNDAY.—A fire is a national waste of labor and material.

MONDAY.—Fire insurance is a financial necessity, but it does not reproduce.

TUESDAY.—The fire wastage of Canada in 1917, according to figures compiled by the Commission of Conservation, amounted to over twenty-three million dollars. Truly the public fix their own insurance rates.

WEDNESDAY.—Look out for fire hazards everywhere—and then some.

THURSDAY.—Good housekeeping is the best safeguard against fire. Sweep up.

FRIDAY.—Business men—compare your insurance with present-day values—and

SATURDAY.—If you agree to keep insured for a percentage of value—keep agreeable.

At the foot was added, "if in doubt, consult John Sutherland & Sons, Ltd., Fire Insurance Experts, Guelph." This is first-rate advertising for the firm, and does two other things as well, assisting in the campaign for the conservation of commodities, and drawing the attention of the business man to the current important question of keeping fire insurance in line with increased values.

Whether we look at it from a material, intellectual or religious view-point an education is invaluable and should be guaranteed to every child. Only a life insurance policy can do that.—*Mutual Life of Canada.*