

BANK SHAREHOLDERS.

THE return moved for at the last session of Parliament, of the names and places of residence of the Stockholders of the various Banks, is a highly interesting document. Objections have been raised to the propriety of publishing the lists, on the ground that it was a wanton exposure to the public of the private affairs of a number of people. These have however been met, and it would seem successfully, by the assertion, that as the public take the notes of the Banks, the public have a right to know who are responsible for their redemption. We have examined this return, which will, doubtless, shortly be issued as a Blue Book.

Although the examination of this work is a very tedious job, we have determined to analyse facts, though diffusely presented to us, and we hope the result will be interesting to our readers.

BANK OF MONTREAL.

The first list is that of the shareholders of the Bank of Montreal—the largest of the chartered Banks doing business here. This institution numbers 1085 shareholders to a capital of \$9,000,000, divided into 30,000 shares; so that each shareholder owns, on the average, nearly 23 shares, or, to be more exact, \$5,520 of the nominal amount of the capital. It will be gratifying to all Canadians to learn that by far the largest proportion of these shares is owned in Canada—a fact, we believe, not generally known. The geographical distribution of the capital is as follows:—

Where held.	No of Shares.	Amount.
In Canada,.....	22,031	\$1,406,200
" England, Ireland, & Scotland	7,392	1,499,400
" The United States,.....	320	70,000
" Nova Scotia,.....	207	41,400
" France,.....	44	8,800
" New Brunswick,.....	24	4,800
" The West Indies,.....	21	4,200
" Italy,.....	21	4,200
Total,	30,000	\$9,000,000

The shares owned in the United States are in great part held by Insurance Companies doing business in Canada, and those in France and Italy by Canadians domiciled there. We append a list of all Shareholders who own 100 shares (\$20,000), or upwards.

Adams, Geo., Commissary General,	England,	167
Allan, Hugh,	Montreal,	210
Armstrong, Major-General,	England,	371
Board for Management Temp Fund,	Canada,	620
P. Church of Scotland,.....	Quebec,	185
Bradshaw, J. F., (late),.....	Quebec,	144
Campbell, Capt. H. J. M. (R.A.),	England,	165
" Lieut.-General F. (R.A.),	"	114
Chaytor, H. J. and Mary,.....	Montreal,	188
City and District Savings Bank,	"	169
Colman, Miss Martha T.,.....	Brockville,	120
Crawford, John George,.....	Montreal,	100
Crawford, John,.....	Petite Côte,	221
Crawford, Mrs. Jane Mary,.....	Montreal,	150
Dorr, Wm.,.....	"	102
Executors late John Dods,.....	"	131
" J. D. Gibb,.....	Scotland,	188
" W. F. Grant,.....	Montreal,	320
" Hon. J. Masson,.....	"	120
" Thos. Molson,.....	"	122
" Hon. P. McGill,.....	England,	200
" Alex. Stewart,.....	Quebec,	105
" Hon. W. Walker,.....	Chambly,	210
" Yule, W.,.....	Montreal,	185
Gale, Hon. Samuel,.....	"	137
Gibb, Benajah,.....	"	180
Griffin, Fred,.....	Quebec,	100
Hamilton, Robert,.....	"	100
Hamilton, Brothers,.....	England,	375
Heath, Jos. Jones,.....	"	120
" Mrs. Mary,.....	Quebec,	240
Levey, Charles E.,.....	Montreal,	185
Logan, James,.....	"	128
" Sir W. A.,.....	"	171
Low, Charles A.,.....	St. John's, (E.),	164
Maerac, Wm.,.....	Ottawa,	240
Malloch, Ed.,.....	Terrebonne,	280
Masson, Mrs. M. G. S. R.,.....	Montreal,	402
Montreal Assurance Company,	"	313
Moss & Brothers,.....	England,	100
McKenzie, Hector,.....	Peterboro,	150
Nicholls, Mrs. Jane,.....	England,	155
Ozden, Chas. R.,.....	"	100
Page, G. C., (Lieut.-Col. R.E.),	Ireland,	110
Ramsay, Mrs. C. R.,.....	England,	100
Randolph, Capt. F. (R.E.),	Montreal,	400
Redpath, John,.....	"	120
Ross, Hon. John,.....	"	116
Ryan, Hon. Thos.,.....	Brockville,	156
Lenker, Revd. E. J.,.....	England,	100
Skey, Dr. Jos.,.....	"	272
Stewart, Alex. and others,.....	Montreal,	100
Swanston, John,.....	"	100
Trustees J. Hargrave & Co.,.....	"	100
" Late O. Morrow,.....	Peterboro,...	109
Wingfield, J. M.,.....	England,	189
Young David D., (Executor),.....	Quebec,	234

The Board for the management of the Temperance Fund of the P. Church of Scotland in Canada is thus the heaviest investor in Montreal Bank Stock, owning

\$124,000 thereof. Next, though at a considerable distance, follow the Montreal Assurance Co.; then Mr. Jno. Redpath Mr. J. J. Heath, Major-Gen. Armstrong, Hon. J. Masson, Mrs. Marie Masson, and Alexander Stewart & Co. who are the only others owning over \$50,000. Mr. E. M. Hopkins, of Montreal, however, controls 321 shares of \$4,200, of which the greater part is in his hands as curator of various parties.

THE BANK OF BRITISH NORTH AMERICA.

If the Bank of Montreal is, as we have shown, pre-eminently a Canadian Bank, returning to the pockets of its Canadian shareholders \$32,496 of the profits (as per cent) out of the business men of the Province, the Bank of British North America is as decidedly an English institution. It numbers 847 shareholders to a capital of 20,000,000 stg. shares, which we may say, reckoning for convenience \$5 to the 11 stg., gives each shareholder an average of \$5,903, so that the Shareholders should be a slightly richer body than those of the Bank of Montreal. The ownership of the shares is as follows:—

Where held	No of Shares.	Amount (at \$20 per Share)
In England, Ireland, & Scotland,	15,916	\$3,183,200
" Nova Scotia,.....	2,249	662,250
" Canada,.....	1,435	358,750
" New Brunswick,.....	250	70,000
" Prussia,.....	42	10,500
" Bermuda,.....	20	6,000
" Prince Edward Island,.....	17	4,250
" United States,.....	16	4,000
" Newfoundland,.....	15	3,750
" France,.....	10	2,500
	20,000	\$5,000,000

There are 60 shareholders owning over 80 shares each—80 shares in this Bank being about equivalent to 100 in the Bank of Montreal—but as they are almost exclusively English, we do not mention them all. The heaviest single holder is Mrs. Angus M. Stewart, of Cambridge Square, Hyde Park, London, with 350 shares, amounting to the nice little sum of \$87,500, and next comes Mr. Wm. Murdoch, of Lancaster Gate, Upper Hyde Park Gardens, with 225 shares or \$56,500, but Mrs. Heath, of Bednall, Staffordshire, who owns 150 shares in her own name, and 217 in the joint names of herself and husband, thus controls no less than 367 shares or \$91,750. The only Canadian and Nova Scotian owners of over 80 shares, are these three:—

Mrs. E. A. C. Carlow, Seymour West, C.W.,	99 shares.
Robert Hamilton, Quebec,	123 "
Wm. Hepburn, Montreal,	120 "

The profession with which official titles are scattered among the shareholders of this Bank is somewhat curious. Almost every other name is Admiral, this, General, that, Judge the other, and Colonels, Captains, and Honorables, are as thick as blackberries. From this we gather that the shareholders of the Bank of British North America are of a class who desire regularity in the amount of their dividends, rather than a high rate of interest on their money. This explains how it is that the Bank has gone on these many years, maintaining its rate of dividend at 6 per cent., without exciting any public enquiry as to why it did not divide 7 or 8 like the other Banks. We shall not pretend to raise the question now or here. British investors, to whom 6 per cent. is a higher rate than can usually be relied on for a number of years consecutively, are no doubt satisfied with it, and then the few Canadians interested can, if they like, sell out and buy, at the same figure, into a Bank which gives a greater dividend. About \$3,000,000 of the Capital of this Bank is used in Canada, so that about \$180,000 interest may be supposed to be realized annually in the Province (Canadians, however, receive, as their share of the whole profits \$21,525, so that over \$150,000 per annum goes out of the Province every year, in dividends to foreign shareholders. The Bank of Montreal sends, as we, in like manner, profits to the amount of \$127,504, while it retains, as above mentioned, \$352,496.

We will refer to the other Banks next week.

In our report of the grocery market which appeared in No. 10 of the *Trade Review*, we extracted an article on Tea from an English paper devoted to the trade, which should have been credited to "The Grocer," an able and exceedingly useful journal published weekly in London, England.

Messrs. Gibbs, Tucker, and Mackreth, attorneys, of 3, Lothbury, London, Eng., are advertising for particulars of the purchase of shares in the London and Colonial Bank since May, 1864, for the consideration of a committee of investigation which has been appointed.

GOLD MINING.

THE Report on the Canadian Gold Fields, although not by any means so complete as is desirable, yet contains much valuable information. The auriferous region, as far as ascertained, is estimated to cover an area of some ten thousand square miles, forming a comparatively narrow strip of about 250 miles in length, the breadth being irregular. The evidence adduced refers principally to the Chaudière, which is described as being better adapted for mining than for agricultural operations. In other parts of the auriferous region, however, it is undoubted that a large portion of it is fertile and highly productive, but the Committee recommend, in order to the rapid development of the country, that leading highways be established.

So far as work has yet been carried on, experience has shown that hill tunnelling beneath the snow in winter had turned out as profitable as alluvial washing in summer. The evidence on this point is very clear. The Gold Mining Inspector's Report, furnished to the Committee, does not by any means supply a full and perfect statement. Imperfect as it is, however, we learn sufficient to know that several of the labourers have realized considerable sums, the aggregate amount being \$110,000. But the great bulk of this, he states, has been taken from a small area on the Gilbert River, a few miles from its mouth, in the parish of St. Francis. Now that this is quite deceptive is apparent from the fact that the return from the Stafford Brook shows only \$300, while the evidence shows that at least \$2,000 were realized, and on the Metgornette, the men employed were realising from four to twelve dollars a day, this also being omitted from the Inspector's return.

Of individual takings, William Abbot took from the Gilbert diggings, from one claim, 60 feet in front, \$1,750 in gold during the early part of summer, and in the month of August, from another claim 25 feet frontage, \$795. He had seen or found nuggets worth from \$75 to \$300. "Prospecting," more than actual working, has been carried on in other quarters, and sufficient has been ascertained to warrant the belief of gold in paying quantities, provided the business be conducted in a business-like way. The quartz formation contains as fair indications as were found in the same formation in the gold-fields of California and Australia, and as a general rule, extraordinarily rich strikes being excepted, the amount made by hand per day was fully equal to that of these countries. No certainty of obtaining large quantities of gold can be looked for without going to a considerable depth; and the immense water-power, affording in almost every place sufficient head for the beneficial use of the hydraulic mode of washing, gives the Canadian gold mines a great advantage over those of California and Australia.

The gold regulations are yet in a very unsatisfactory state. There have been too many changes, and the uncertainty attending a vacillating policy has always the effect of injuring a business which must be carried on with considerable risk even under the most advantageous circumstances. The policy of exacting a higher rate for gold lands than for agricultural lots, is quite indefensible, as in searching for gold as much may and probably will be expended as would pay for several ordinary lots. We would advise all who contemplate going to the gold regions to think well before they go. We need not repeat what we said last week on the same subject, but would simply urge upon all to obtain and carefully weigh over the best information they can procure, and not to give certainties for uncertainties, a respectable livelihood for a very great risk, nay for the almost certainty of failure.

Notices of Removal.

WINN & HOLLAND, Hardware and General Commission Merchants, to Renaud Buildings, Foundling St. ARIN & KIRKPATRICK, Produce Commission Merchants, to Gould's Block, corner of William and Grey Nun sts.

THOMAS HOBSON & Co., Produce and General Commission Merchants, to 486 and 488 (New Number), St. Paul st., and 427 Commission st.

JOSEPH N. HALL & Co., Hardware Merchants, to No. 500 St. Paul st., corner St. Peter st.

WM. NIVEN & Co., Commission and General Merchants, to the Stores lately occupied by D. Terrence & Co., corner St. Sacrament and St. Nicholas sts.

WM. BENJAMIN & Co., Dry Goods Merchants, to St. Paul, next door to J. G. McKenzie & Co.

S. H. & J. MOSS, Wholesale Clothiers, to Nos. 2 and 7, Recollet st.

BAURAGE, BEAR & Co., Dry Goods Merchants, to 481 St. Paul st.