

report to me"—handing the young man her address.

The young man went, found a capital location, and a good store, but the landlord required security, which he could not give. Mindful of the lady's request, he forthwith went to her and reported

"Well," she replied; "you go and tell M. — that I will be responsible."

He went, and the landlord, or agent was surprised, but the bargain was closed. The next day the lady called to ascertain the result. The young man told her, but added, "What am I to do for goods? No one will trust me."

"You may go to see Mr. —, and Mr. —, and Mr. —, and tell them to call on me."

He did, and his store was soon stocked with the best goods in the market. There are many in this city who remember the circumstances and the man, says a Boston paper. He died many years since, and left a fortune of \$300,000. So much for politeness, and so much for civility, and so much for treating one's elders with the deference due to their age, in whatever garb they are clothed.

**THE ACADIA PROVIDENT ASSOCIATION.**—During the past year 133 applications have been received by this Company for Insurance to the amount of \$170,000. Of these 114 for \$150,000 have been accepted, whilst 9 for \$10,000 have been rejected, leaving 10 for \$10,000 still under consideration. The premiums on the business done amount to \$4644.84. Of this sum the Directors have received in cash up to this date, 12th Dec. . . . . \$3692.16  
Premiums due and payable in Dec. . . . . 952.68

The expenditure amounts to . . . . . 4644.84  
2087.60  
Balance . . . . . 2557.18  
Interest accruing on deposit \$1000 in Merchants Bank . . . . . 25.00  
2582.18  
Sundry accounts not yet paid . . . . . 132.53

Balance as accruing on business to date \$2449.65

**PAYMENT OF CALLS ON SHARES.**—A curious and somewhat important point on this subject was recently decided by the Master of the Rolls. A number of shares were made part of the subject of a marriage settlement. By this arrangement a Mrs. Todd was to have a life interest in the shares, and then they were to go among the five daughters of her husband by a former marriage. Calls were made in respect of the shares, and the trustees being unable to meet them, applied to Mrs. Todd for the money which they required. After her death a bill was filed by her personal representatives to have it declared that they were entitled to a lien on the shares for the sums of money advanced by Mrs. Todd. The Master of the Rolls held that the sums advanced were in the nature of salvage, and that therefore Mrs. Todd's representatives were entitled to a lien on the shares for the sums advanced, together with interest at four per cent. from the day of her death.—*Insurance Review.*

—A telegram to a city journal states that a movement is on foot which promises to settle the banking difficulties of Liverpool, and materially assist the protracted business of Queen's County. Many of the stockholders of the insolvent Bank of Acadia have proposed to give the Bank of Liverpool a guarantee of \$60,000, in addition to the Acadia's assets, if the Bank of Liverpool will assume the Acadia's liabilities and pay the creditors forty cents on the dollar. The Halifax stockholders have resolved that the proposal should be accepted, and it is probable the scheme will be ratified by the stockholders of the two banks.

**STATEMENT OF BANKS Acting under Charter for the Month ending March 31st, 1875, according to Returns furnished by the Banks to the Auditor of Public Accounts.**

NAME OF BANK.	CAPITAL.			LIABILITIES.									
	Capital Authorized.	Capital Subscribed.	Capital Paid Up.	Notes in Circulation.	D. Govt. deposits payable on notice or on a fixed day.	Prov. Govt. deposits payable on demand.	P. Govt. deposits payable after notice or on a fixed day.	Other Deposits Payable on Demand.	Other deposits payable after notice or on a fixed day.	Due to other Banks in Canada.	Due to Agencies or Agents in or for 'gn count's.	Due to Agencies or Agents in or for 'gn count's.	Total Liabilities.
<b>ONTARIO.</b>													
Bank of Toronto	\$1,000,000	\$1,000,000	\$1,000,000	871,861	9,332.22	250,000.00	100,000.00	976,114.88	1,034,301.40	69,605.66	313,593.20	513.57	\$3,625,411.93
Can. Bank of Commerce	1,000,000	1,000,000	1,000,000	345,478	37,533.53	50,000.00	50,000.00	351,539.77	151,372.48	44,339.36	408,196.64	80,711.07	10,499,923.98
Dominion Bank	1,000,000	1,000,000	1,000,000	1,921,794	205,735.72	539,888.89	338,109.18	3,243,217.16	3,159,477.51	18,112.07	408,196.64	80,711.07	10,499,923.98
Niagara District Bank	1,000,000	1,000,000	1,000,000	97,250	38,450.00	10,000.00	10,000.00	93,439.85	687,946.73	87,571.71	186,084.16	1,488,385.63	938,138.39
Ontario Bank	1,000,000	1,000,000	1,000,000	338,466	4,998.37	40,000.00	40,000.00	10,414.00	410,632.50	16,450.54	114,512.85	1,022.12	4,881,546.31
Royal Canadian Bank	1,000,000	1,000,000	1,000,000	2,988,951	377,128.97	547,537.78	315,174.31	897,117.19	538,595.08	16,450.54	114,512.85	1,022.12	3,552,389.98
St. Lawrence Bank	1,000,000	1,000,000	1,000,000	1,926,774	16,406.71	50,000.00	50,000.00	343,263.39	133,789.39	6,269.85	114,512.85	1,022.12	1,041,885.41
Federal Bank	1,000,000	1,000,000	1,000,000	434,959	23,967.00	24,218.96	60,000.00	24,218.96	141,247.72	6,269.85	114,512.85	1,022.12	702,703.53
Bank of Ottawa	1,000,000	1,000,000	1,000,000	104,570	41,284.47	24,733.33	24,733.33	31,434.37	53,128.68	772,023.56	507,379.57	184.57	20,105,657.72
<b>QUEBEC.</b>													
Bank of Montreal	12,000,000	12,000,000	11,650,520	3,494,913	275,801.71	3,048.10	1,932,345.00	47,146.96	3,983,229.29	772,023.56	507,379.57	184.57	15,045,190.00
Bank of N. A.	4,866,666	4,866,666	4,866,666	1,576,728	44,557.00	700.00	1,076,802.00	1,076,802.00	4,963,483.00	14,242.00	7,260,928.00	172,651.00	1,672,336.37
Bank of N. A.	1,000,000	1,000,000	1,000,000	288,474	25,476.29	250,000.00	393,024.74	706,012.04	1,351.93	20,815.30	3,703.46	73,310.37	2,753,376.91
Bank Nationale	1,000,000	1,000,000	1,000,000	683,248	11,822.80	350,000.00	200,000.00	10,712.83	1,001,179.02	13,881.08	159,537.07	6,306.73	2,539,259.18
Bank Jacques-Cartier	1,000,000	1,000,000	1,000,000	391,455	11,244.70	58,268.71	200,000.00	28,341.21	1,001,179.02	13,881.08	159,537.07	6,306.73	2,539,259.18
Bank Ville-Marie	1,000,000	1,000,000	1,000,000	260,778	40,000.00	51,130.14	200,000.00	86,541.52	293,070.06	885.09	159,537.07	1,027.92	680,224.70
Bank de St. Jean	1,000,000	1,000,000	1,000,000	97,047	23,682.90	25,000.00	25,000.00	100,531.94	293,070.06	885.09	159,537.07	1,027.92	680,224.70
Bank de St. Hyacinthe	1,000,000	1,000,000	1,000,000	173,676	4,081.43	25,000.00	25,000.00	188,007.42	152,219.21	6,946.61	378,484.44	542.67	463,421.06
La Banque d'Hocheville	1,000,000	1,000,000	1,000,000	269,434	25,280.84	25,000.00	25,000.00	1,231,072.70	267,361.48	6,946.61	378,484.44	542.67	463,421.06
City Bank	1,000,000	1,000,000	1,000,000	273,353	7,595.04	65,000.00	85,000.00	1,231,072.70	267,361.48	6,946.61	378,484.44	542.67	463,421.06
Eastern Townships Bank	1,000,000	1,000,000	1,000,000	524,377	50,532.08	65,000.00	235,000.00	324,140.74	401,500.28	9,289.52	732.59	732.59	1,728,313.75
Exchange Bank of Canada	1,000,000	1,000,000	1,000,000	360,596	3,256.10	30,000.00	235,000.00	1,631,566.32	105,007.00	2,135.80	132.91	1,325.91	1,243,942.23
Molson's Bank	1,000,000	1,000,000	1,000,000	1,691,156	1,021,154	150,000.00	150,000.00	1,772,367.99	653,871.67	34,254.21	19,102.66	333,318.46	4,188,062.17
Mechanics' Bank	1,000,000	1,000,000	1,000,000	8,699,616	3,377,718	150,000.00	150,000.00	4,614,165.23	3,239,078.12	899.90	43,264.47	454,733.20	12,659,075.73
Metropolitan Bank	1,000,000	1,000,000	1,000,000	136,919	1,000.00	100,000.00	100,000.00	4,614,165.23	3,239,078.12	899.90	43,264.47	454,733.20	12,659,075.73
Quebec Bank	1,000,000	1,000,000	1,000,000	19,800	1,000.00	100,000.00	100,000.00	390,780.20	734,345.35	12,257.33	743,518.25	2,412.53	1,532,070.59
Union Bank	1,000,000	1,000,000	1,000,000	763,568	100,600.38	173,200.00	100,000.00	2,931,226.66	1,084,443.26	6,297.93	188,846.08	2,443.23	5,044,408.19
Stadacona Bank	1,000,000	1,000,000	1,000,000	1,957,671	100,600.38	173,200.00	100,000.00	2,931,226.66	1,084,443.26	6,297.93	188,846.08	2,443.23	5,044,408.19
<b>NOVA SCOTIA.</b>													
Bank of Nova Scotia	3,000,000	3,000,000	2,997,667.84	21,499,899	4,376,394.14	1,352,646.61	31,727.16	28,984,483.57	27,276,022.96	1,196,673.93	113,576.08	92,391.01	105,961,985.60
Bank of Yarmouth	1,000,000	1,000,000	273,236	102,604	7,771.76	80,000.00	80,000.00	49,468.85	4,989.33	23,152.34	42,909.17	385,609.67	232,936.32
Bank of Nova Scotia	1,000,000	1,000,000	1,000,000	45,724	118,154.24	102,268.40	102,268.40	190,929.95	1,016,199.53	4,087.81	804.93	42,909.17	2,426,851.00
Exchange Bk. of Yarmouth	1,000,000	1,000,000	290,593	136,068	87,779.98	80,000.00	80,000.00	136,067.31	690,901.76	3,147.61	224,103.39	1,417.61	1,040,664.51
Merchants' Bk. of Halifax	1,000,000	1,000,000	290,593	562,788	87,779.98	80,000.00	80,000.00	136,067.31	690,901.76	3,147.61	224,103.39	1,417.61	1,040,664.51
People's Bank	1,000,000	1,000,000	290,593	562,788	87,779.98	80,000.00	80,000.00	136,067.31	690,901.76	3,147.61	224,103.39	1,417.61	1,040,664.51
Union Bank	1,000,000	1,000,000	290,593	562,788	87,779.98	80,000.00	80,000.00	136,067.31	690,901.76	3,147.61	224,103.39	1,417.61	1,040,664.51
Bank of Liverpool	1,000,000	1,000,000	290,593	562,788	87,779.98	80,000.00	80,000.00	136,067.31	690,901.76	3,147.61	224,103.39	1,417.61	1,040,664.51
Pictou Bank	1,000,000	1,000,000	290,593	562,788	87,779.98	80,000.00	80,000.00	136,067.31	690,901.76	3,147.61	224,103.39	1,417.61	1,040,664.51
<b>NEW BRUNSWICK.</b>													
Bank of New Brunswick	1,000,000	1,000,000	1,000,000	585,934	123,800.04	65,000.00	65,000.00	560,374.44	1,750,664.26	54,795.52	50,684.64	100,000.00	3,435,258.84
Maritime Bk. of D. of Can.	1,000,000	1,000,000	478,770	83,585	2,537.17	2,537.17	2,537.17	32,866.93	224,101.26	4,217.12	13.03	3,601.91	461,346.00
St. Stephen's Bank	1,000,000	1,000,000	200,000	13,283	15,693.82	76,367.91	76,367.91	76,367.91	224,101.26	7,666.71	8,867.44	13.03	231,912.88